

GSTIN of SBI Card : 06AAECS5981K1ZV

HARDIK KHANDELWAL

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

## Credit Card Number

XXXX XXXX XXXX XX68

## \*Total Amount Due (₹)

646.00

## \*\*Minimum Amount Due (₹)

200.00

[Pay Now](#)

PLACE OF SUPPLY : KTK/29/KARNATAKA

STMT No. : J25120281874

## Credit Limit (₹) (including cash)

2,00,00,000

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

60,000.00

## Statement Date

03 Dec 2025

## Available Credit Limit (₹)

1,99,354.00

## Available Cash Limit (₹)

60,000.00

## Payment Due Date

23 Dec 2025

## ACCOUNT SUMMARY

## Previous Balance (₹)

1,026.00

## Payments, Reversals &amp; other Credits (₹)

1,026.00

## Additions

## Purchases &amp; Other Debits (₹)

646.00

## Fee, Taxes &amp; Interest Charges (₹)

0.00

## Total Outstanding (₹)

646.00

## CARD CASHBACK SUMMARY FOR THIS STATEMENT

CASHBACK Amount	32
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Card Cashback will be posted to your SBI Card Account within two working days after statement Date. T&amp;C Apply

Date	Transaction Details for Statement Period: 04 Nov 25 to 03 Dec 25	Amount (₹)
03 Nov 25	CARD CASHBACK CREDIT	72.00 C
20 Nov 25	PAYMENT RECEIVED 00000000BHD5IEB12SJYQ1	954.00 C
24 Nov 25	TRANSACTIONS FOR HARDIK KHANDELWAL BLINKIT GURGAON IND	646.00 D

**Do not let fraudsters gain access to your personal & financial information!**

Never download suspicious third-party applications that give someone else the access to your device.



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. 15 Jul'25, below changes to come into effect: Minimum Amount Due (MAD) calculation will be 100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding. Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance in that order.



## DO NOT TRUST ANYONE WITH YOUR CARD

നിമ്മുകളാൽ ഭൂപ്രസ്തുതി നേരിട്ട് നൽകാതെ കാണാൻ അനുമതിയില്ല

Don't hand over your card to anyone, including SBI Card representatives.

വാൻഡൽ കാർഡ് വൈസേറ്റുകൾ ഇംഗ്ലിഷ്, യാർഡ് നമ്മുകൾക്ക് കാണാൻ അനുമതിയില്ല



**Experience the joy of 5% Cashback on Online spends!**

T&amp;C Apply

**Don't miss out on 1% Cashback on Offline spends!**



T&amp;C Apply

\*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
Offer Cashback (₹) #	0.00	0.00	0.00
Petrol Surcharge Waiver(₹) #	0.00	0.00	0.00
Card Cashback (₹) #	32	1394	1394

# with effect from transactions dated 17-Nov-2011.

**Treatment of EMI benefits / services availed by the cardholder once the account turns NPA :**

A day after the statement is generated post account classification as NPA, all EMI plans (excluding restructured plans) available on the account shall be closed & the principal outstanding along with the outstanding interest accrued till the date of such EMI plans shall be debited to the Credit Card Account & 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 attract all applicable charges (including finance charges at applicable interest rate) as outlined in the MITC.

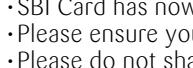
W.e.f. 15 Sep 2025, a revised 'Cheque Processing Fee' of Rs. 200 will be applicable on outstanding payments made via Cheque. This revision is reflective of the increased operational cost associated with offline payment modes. Payments made through digital channels such as UPI, BBPS, NEFT, etc will continue to be free of any additional charges. We encourage our cardholders to explore digital modes for hassle-free payments & faster credits.

**Important Notes**

- Description of Services :- Credit Card Services
- HSN Code : 997113
- 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) , 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.

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

	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: DSTM XXXX Statement Period in MMYY 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 though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.
- As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to 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 the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed, however same will be billed in the subsequent card statement, incase the dispute is not closed in cardholders favor.
- All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.

The interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date (Encash, Encash Inline, BT on EMI & Flexipay)/Booking Confirmation Date (Merchant EMI) and the payment due date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.

**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

**IMPORTANT INFORMATION**

- [Important Terms & Conditions](#)
- [Charges & Cardholder Agreement](#)
- [Privacy Policy](#)
- [Reach Us](#)
- [Payment Options](#)

**CKYC**

CKYC (Central Know Your Customer) is a centralized database of KYC records of customers taking financial services from Banks, NBFCs etc. CKYC Identifier is a unique number generated for an individual on completing KYC formalities at the time of account opening/updation.

Transactions that remain unbilled on the statement date will reflect in the next cycle. You can check transaction status at <https://sbicard.com>, Mobile App or <https://ila.sbicard.com/>.

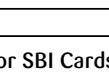
W.e.f. 1st Nov'25, the following charges will be levied on the below mentioned transactions. For more details, please refer the Most Important Terms and Conditions (MITC) on [www.sbicard.com](http://www.sbicard.com).

- Fee of 1% of the transaction amount applicable on Education Payments made through third-party apps. However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
- Fee of 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.

Declaration : I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Version 1.1 / OCT, 2025

For SBI Cards and Payment Services Limited (SBI Card).

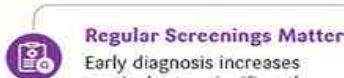


Authorized Signatory



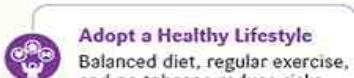
## STAY AHEAD OF CANCER ACT EARLY. SAVE LIVES.

Cancer is preventable, treatable and its impact can be minimised with timely action.



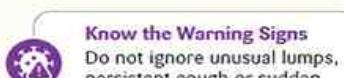
### Regular Screenings Matter

Early diagnosis increases survival rates significantly.



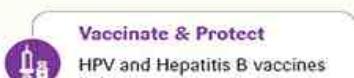
### Adopt a Healthy Lifestyle

Balanced diet, regular exercise, and no tobacco reduce risks.



### Know the Warning Signs

Do not ignore unusual lumps, persistent cough or sudden weight loss.



### Vaccinate & Protect

HPV and Hepatitis B vaccines help prevent certain cancers.

Your Health Matters! Prioritize regular check-ups and spread awareness.



SBI Card, in collaboration with prominent NGOs' is working towards the betterment of society through varied initiatives in Education, Skill Development, Environment, Rural Development and Healthcare.



### 2500 Smiles: A Step towards Pediatric Cancer Care

SBI Card, in collaboration with CanKid...Kids can supported over 2,500 pediatric cancer patients by providing access to treatment, care, and human right advocacy; ensuring psychological and emotional support for beneficiaries and their families, enhancing quality of life during and post-treatment.



### Vaccination Drive for Cervical Cancer Protection

SBI Card partnered with YUVA UNSTOPPABLE for project "Healthy Bonds" in Varanasi, Uttar Pradesh; safeguarding Govt. school girls from cervical cancer by providing access to free vaccinations and awareness for holistic development and a healthier future.

Health and sustainability are two sides of the same coin; nurturing one means protecting the other for a thriving future.



## TRAVEL BOOKINGS MADE EASY!

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

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

T&C Apply

## HERE TO HELP YOU ANYTIME, ANYWHERE!



Simply chat with ILA, your Virtual Assistant for:

Statement

Spend Analyzer

Flexipay

Bill Pay & Recharge

Manage Card Usage

& much more

Visit [ila.sbicard.com](http://ila.sbicard.com)

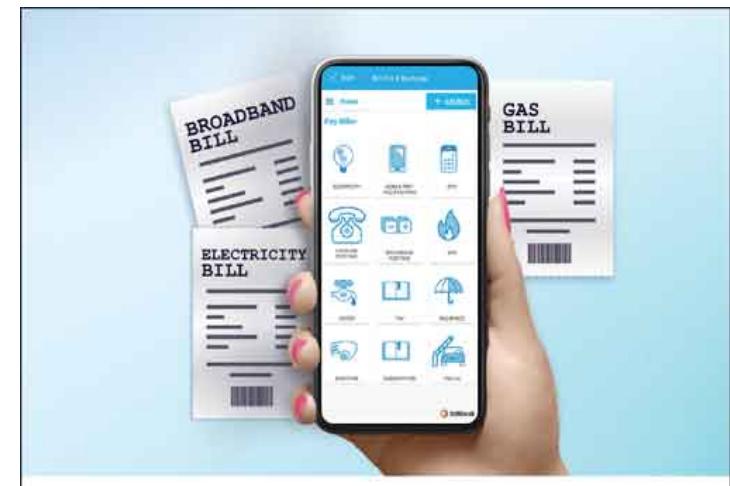


## TURN YOUR HEAVY OUTSTANDING INTO LIGHT EMIs

Transfer your outstanding of other credit cards to your SBI Credit Card at low-interest rates.

For more details visit, [sbicard.com](http://sbicard.com)

T&C Apply



Track and manage all your utility bill payments with  
**FETCH & PAY**

Electricity



Gas



Water



DTH



Mobile



Insurance



and more categories

Log in to SBI Card website / Mobile App using your credentials to fetch your bill and make the payment.

MANAGE YOUR SBI CREDIT CARD ON  
**WHATSAPP!**

Opt in now to access your account anywhere, anytime.

Send 'Hi' to **9004022022**



Check Account Summary



Download Statement



Pay Bills for Mobile, DTH, Electricity, etc.



Check Reward Points



Book Flexipay EMI

And do much more.



Scan this QR Code  
to connect through  
WhatsApp



## DON'T LIMIT YOUR WISHES

Enable Overlimit facility beyond the credit limit of your card.

Visit: <https://sbicard.com/ovl>



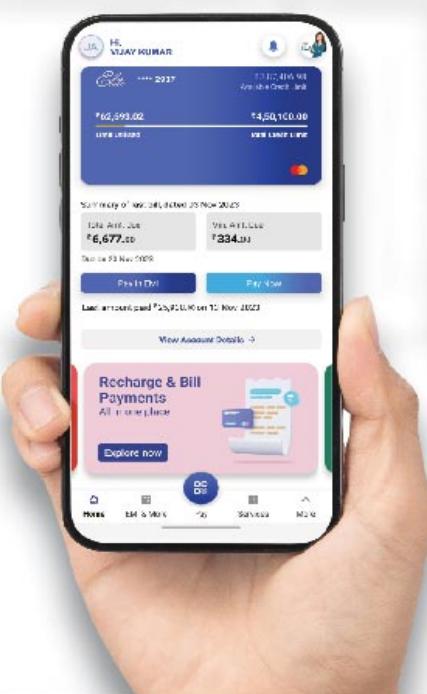
T&C Apply.

## GO DIGITAL WITH SBI CARD MOBILE APP

The one-stop-solution to manage your account.



Make Contactless Payments



View & Redeem  
Reward Points/Card  
Cashback



Easy & Secure Login



Location-based Offers

To download the SBI Card Mobile App, give a missed call at 9594666659

**Schedule of Charges**

<b>Credit Card Name</b>	<b>Annual Fee (Rs.)</b>	<b>Renewal Fee (Rs.)</b>
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
KrisFlyer SBI Card Apex	9,999	9,999
KrisFlyer SBI Card	2,999	2,999
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of 1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of 50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of 30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of 50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Etihad Guest SBI Card	1,499	1,499
Etihad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
IRCTC SBI card	500	500
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT"	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Yatra- SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Central Bank of India SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Central Bank of India SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
Central Bank of India SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
City Union Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SimplySAVE Merchant SBI Card	NIL	NIL
Reliance SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Reliance SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Titan SBI card	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card MILES	1,499	1,499 (Waived off on annual spends of 6 Lakh or more in the preceding year)
SBI Card MILES PRIME	2,999	2,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card MILES ELITE	4,999	4,999 (Waived off on annual spends of 15 Lakh or more in the preceding year)
Shaurya Select	NIL	NIL
South Indian Bank SBI Platinum Credit Card	2,999	2,999
South Indian Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
KVB SBI Signature Card	4,999	4,999
Karur Vysya Bank SBI Platinum Credit Card	2,999	2,999
Karur Vysya Bank SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
Central SBI Select Card	750	750
Central SBI Select+ Card	2999	2999
FBB SBI Styleup Card	499	499
IRCTC SBI Platinum Card	500	500
South Indian Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
KVB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding Year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card PRIME NRI Secured	1,500	1,500
Tata Neu Plus SBI Credit Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Tata Neu Infinity SBI Credit Card	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Apollo SBI Card SELECT	1,499	1,499 (Waived off on annual spends of Rs. 3 lakh or more in the preceding year)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Bank of Maharashtra SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card PURPLE	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Flipkart SBI Card	500	500 ( Waived off on Annual Spends of Rs 3.5 Lakh or more in the preceding year )
IndiGo SBI Card ELITE	4,999	4,999
IndiGo SBI Card	1,499	1,499
PM SVANidhi SBI Card	NIL	NIL

<b>Extended Credit</b>	
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	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards 1.5% p.m. (18% p.a.) for PM SVANidhi SBI Card
Minimum Finance Charges	₹25
Minimum Amount Due	100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any) + 2% of remaining balance outstanding.
<b>Cash Advance</b>	
Cash Advance Limit	Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement. Max. cash withdrawal limit is Rs.15,000 per day on MCC - 6011(ATM Withdrawals), subject to Cash Advance Limit availability.Cash Advance is not available for MCC - 6010 ("over-the-counter" cash disbursement).Cash Advance Limit is not applicable for PM SVANidhi SBI Card.
Free Credit Period	Nil
Finance Charges	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cardsThe above-mentioned charges will be applicable from the date of Cash withdrawal.
Minimum Finance Charges	₹25
<b>Cash Advance Fees</b>	
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)
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	₹250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)
Cheque Payment Fee	₹200
<b>Late Payment</b>	<b>Nil for Outstanding Amount due from ₹0 - ₹500;</b> <b>₹400 for Outstanding Amount due greater than ₹500 &amp; upto ₹1000</b> <b>₹750 for Outstanding Amount due greater than ₹1000 &amp; upto ₹10,000;</b> <b>₹950 for Outstanding Amount due greater than ₹10,000 &amp; upto ₹25,000;</b> <b>₹1100 for Outstanding Amount due greater than ₹25,000 &amp; upto ₹50,000;</b> <b>₹1300 for Outstanding Amount due greater than ₹50,000</b> <b>₹100</b> <b>₹500 for Outstanding Amount due greater than ₹1000</b> 2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation /refund
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 Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Dynamic Currency Conversion Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card).Not Applicable for Krishak Unnati SBI Card and PM SVANidhi SBI Card.
Rewards Redemption Fee	₹99. Applicable only on physical product, Statement Fee Credit & on vouchers that are sent physically as specified in the individual product Terms & Conditions, for all cards except AURUM.
Utility Payments Fee****	w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.
Fee on Education Payment Transactions^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on Education Payments made through third-party apps.^ However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
Fee on Wallet Load Transactions^^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.
Processing Fee on all Rent Payment Transactions***	₹199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund
Lounge Charges	All Airport Lounge visits within India through International Lounge Access Programs(like Priority Pass program) will be charged a usage fee of up to USD 27 per visit + applicable taxes. For details, please visit sbicard.com All Airport Lounge visits outside India through International Lounge Access Programs(like Priority Pass program) , after exhausting the complimentary visits, will be charged with a usage fee of up to USD 27 per visit + applicable taxes. For details, please visit sbicard.com
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.
<b>Surcharge</b>	
Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps	As prescribed by IRCTC / Indian Railways 1% of transaction amount + all applicable taxes Fuel surcharge is levied by acquiring bank providing the terminal to the merchant.The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value. 1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards.Fuel surcharge waiver terms and conditions may vary.Refer product T&Cs for details.

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%. \*\*\*All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.

#### 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. To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance."

#### SMA & NPA

##### •Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')" with the three sub-categories as given in the table below.

Credit cards are treated as "Loans other than revolving facilities".

SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days &upto 60 days from PDD
SMA – 2	More than 60 days &upto 90 days from PDD

Example regarding classification of SMA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA-0. If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.

Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.

##### •Non-Performing Asset ('NPA'):

A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

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](mailto: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 Card discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.

In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as 'Default' to credit information bureaus / agencies.

Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.

## Let's Connect! Let's Simplify!

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

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

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

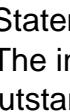
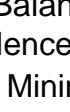
 **By Letter** Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or Post Bag No.28, GPO, New Delhi – 110001

**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](mailto:nodalofficer@sbicard.com). If concern not resolved within 15 days, you may approach Mr. Manish Dewan - Head, Customer Services at [CustomerServiceHead@sbicard.com](mailto: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 payment for your SBI Credit Card

	<b>Pay via Standing Instruction (e-NACH)</b> Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Pay via UPI</b> You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code.
	<b>NEFT (National Electronic Funds Transfer)</b> Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register
	<b>YONO by SBI</b> Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account.
	<b>PayNet</b> Click on PayNet at <a href="http://www.sbicard.com">www.sbicard.com</a> 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 <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Debit Card Payment</b> Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>VISA Credit Card Pay</b> Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.
	<b>Auto Debit</b> Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at selected banks. For more details, visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Mastercard MoneySend</b> Download any authorized third-party payment app / use a platform that supports the Mastercard MoneySend payment mode. Your payment will be credited instantly to your credit card account.
	<b>BBPS</b> Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System.
	<b>OTC</b> Pay your SBI Credit Card dues over the counter at any SBI Branch in India.
	<b>ATM</b> Pay at any SBI ATM with your SBI Debit Card. This service is available at all SBI ATMs across India.
	<b>Cheque</b> Pay your SBI Credit Card dues through cheque. You can drop your cheque at any of the SBI Card drop boxes available across India.
Note: For smooth processing of payment made towards your card outstanding, please avoid using payment modes not advised by SBI Card. To know more about the ways to make payment, please visit <a href="https://sbicard.com/en/personal/pay.page">https://sbicard.com/en/personal/pay.page</a> .	
<b>Important Communication on Payment Decline:</b> As per SBI Card internal policy, payments made by customer through any instant channel (NEFT, Visa Money Transfer, MasterCard MoneySend, BBPS, Paynet, Debit Card or UPI) will be declined if the amount paid is more than the current outstanding. Hence, customers are advised not to make excess payment towards their credit card.	

### 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 3.75% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 31.07
--	---------

Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 16.03
--	---------

Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days)	₹ 11.10
--	---------

Total Finance Charge for 2nd June cycle	₹ 58.19
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### 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.

- SimplySAVE Merchant SBI Card is a charge Card.

- This card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due Printed on the Statement.

- For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).

### Order of payment settlement -Payment received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance, in that order.

\*\*\*\* Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

^ Identified under Merchant Category Code (MCC) 8211, 8220, 8241, 8244, 8249 and 8299, on best effort basis.

^^Third Party Apps like (but not limited to) CRED, Cheq, MobiKwik etc.

^^Identified under Merchant Category Code (MCC) 6540 and 6541, on best effort basis.

The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

GSTIN of SBI Card : 06AAECS5981K1ZV

HARDIK KHANDELWAL

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

PLACE OF SUPPLY : KTK/29/KARNATAKA

STMT No. : J26010286381

## Credit Card Number

XXXX XXXX XXXX XX68

## \*Total Amount Due (₹)

0.00

## \*\*Minimum Amount Due (₹)

0.00

## Credit Limit (₹) (including cash)

2,00,000.00

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

60,000.00

## Statement Date

03 Jan 2026

## Available Credit Limit (₹)

2,00,000.00

## Available Cash Limit (₹)

60,000.00

## Payment Due Date

NO PAYMENT REQUIRED

## ACCOUNT SUMMARY

## Previous Balance (₹)

646.00

## Payments, Reversals &amp; other Credits (₹)

676.00

## Additions

## Purchases &amp; Other Debits (₹)

0.00

## Fee, Taxes &amp; Interest Charges (₹)

0.00

## Total Outstanding (₹)

30.00 CR

## CARD CASHBACK SUMMARY FOR THIS STATEMENT

CASHBACK Amount
0

Card Cashback will be posted to your SBI Card Account within two working days after statement Date. T&amp;C Apply

Date	Transaction Details for Statement Period: 04 Dec 25 to 03 Jan 26	Amount (₹)
03 Dec 25	CARD CASHBACK CREDIT	32.00 C
20 Dec 25	PAYMENT RECEIVED 00000000CHD5D7B15X7MRE	614.00 C
20 Dec 25	PAYMENT RECEIVED 00000000CHD52JY15X7RX1	30.00 C

**Do not let fraudsters gain access to your personal & financial information!**

Never download suspicious third-party applications that give someone else the access to your device.



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. 15 Jul'25, below changes to come into effect: Minimum Amount Due (MAD) calculation will be 100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding. Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance in that order.



## DO NOT TRUST ANYONE WITH YOUR CARD

నిమ్మకాద్రెన భద్రత నిమ్మక్షీల్లద్

Don't hand over your card to anyone, including SBI Card representatives.

వాసంచి కాద్రెన భద్రత నిమ్మక్షీల్లద్, యార్టీఎస్బి కాద్రెన అన్న సమయంలో.



**Experience the joy of 5% Cashback on Online spends!**

T&amp;C Apply

**Don't miss out on 1% Cashback on Offline spends!**



T&amp;C Apply

\*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
Offer Cashback (₹) #	0.00	0.00	0.00
Petrol Surcharge Waiver(₹) #	0.00	0.00	0.00
Card Cashback (₹) #	0	0	1394

# with effect from transactions dated 17-Nov-2011.

**Treatment of EMI benefits / services availed by the cardholder once the account turns NPA :**

A day after the statement is generated post account classification as NPA, all EMI plans (excluding restructured plans) available on the account shall be closed & the principal outstanding along with the outstanding interest accrued till the date of such EMI plans shall be debited to the Credit Card Account & 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 attract all applicable charges (including finance charges at applicable interest rate) as outlined in the MITC.

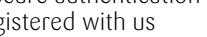
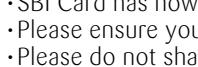
W.e.f. 15 Sep 2025, a revised 'Cheque Processing Fee' of Rs. 200 will be applicable on outstanding payments made via Cheque. This revision is reflective of the increased operational cost associated with offline payment modes. Payments made through digital channels such as UPI, BBPS, NEFT, etc will continue to be free of any additional charges. We encourage our cardholders to explore digital modes for hassle-free payments & faster credits.

**Important Notes**

- Description of Services :- Credit Card Services
- HSN Code : 997113
- 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) , 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.

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

	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 MMYY		
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 though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.
- As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to 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 the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed, however same will be billed in the subsequent card statement, incase the dispute is not closed in cardholders favor.
- All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.

The interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date (Encash, Encash Inline, BT on EMI & Flexipay)/Booking Confirmation Date (Merchant EMI) and the payment due date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.

**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

**IMPORTANT INFORMATION**

- [Important Terms & Conditions](#)
- [Charges & Cardholder Agreement](#)
- [Privacy Policy](#)
- [Reach Us](#)
- [Payment Options](#)

**CKYC**

CKYC (Central Know Your Customer) is a centralized database of KYC records of customers taking financial services from Banks, NBFCs etc. CKYC Identifier is a unique number generated for an individual on completing KYC formalities at the time of account opening/updation.

Transactions that remain unbilled on the statement date will reflect in the next cycle. You can check transaction status at <https://sbicard.com>, Mobile App or <https://ila.sbicard.com/>.

W.e.f. 1st Nov'25, the following charges will be levied on the below mentioned transactions. For more details, please refer the Most Important Terms and Conditions (MITC) on [www.sbicard.com](http://www.sbicard.com).

- Fee of 1% of the transaction amount applicable on Education Payments made through third-party apps. However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
- Fee of 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.

Declaration : I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Version 1.1 / OCT, 2025

For SBI Cards and Payment Services Limited (SBI Card).



Authorized Signatory



## STAY AHEAD OF CANCER ACT EARLY. SAVE LIVES.

Cancer is preventable, treatable and its impact can be minimised with timely action.



### Regular Screenings Matter

Early diagnosis increases survival rates significantly.



### Adopt a Healthy Lifestyle

Balanced diet, regular exercise, and no tobacco reduce risks.



### Know the Warning Signs

Do not ignore unusual lumps, persistent cough or sudden weight loss.



### Vaccinate & Protect

HPV and Hepatitis B vaccines help prevent certain cancers.

Your Health Matters! Prioritize regular check-ups and spread awareness.



SBI Card, in collaboration with prominent NGOs' is working towards the betterment of society through varied initiatives in Education, Skill Development, Environment, Rural Development and Healthcare.



### 2500 Smiles: A Step towards Pediatric Cancer Care

SBI Card, in collaboration with CanKid...Kids can supported over 2,500 pediatric cancer patients by providing access to treatment, care, and human right advocacy; ensuring psychological and emotional support for beneficiaries and their families, enhancing quality of life during and post-treatment.



### Vaccination Drive for Cervical Cancer Protection

SBI Card partnered with YUVA UNSTOPPABLE for project "Healthy Bonds" in Varanasi, Uttar Pradesh; safeguarding Govt. school girls from cervical cancer by providing access to free vaccinations and awareness for holistic development and a healthier future.

Health and sustainability are two sides of the same coin; nurturing one means protecting the other for a thriving future.



## TRAVEL BOOKINGS MADE EASY!

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

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

T&C Apply

Get up to

# 3 COMPLIMENTARY ADD-ON CARDS



### BENEFITS:



Reach Spends  
Milestone Faster



Manage Credit  
Limit



Consolidated  
Statement

T&C Apply



## TURN YOUR HEAVY OUTSTANDING INTO LIGHT EMIs

Transfer your outstanding of other credit cards to your SBI Credit Card at low-interest rates.

T&C Apply

For more details visit, [sbicard.com](http://sbicard.com)



Track and manage all your utility bill payments with  
**FETCH & PAY**

Electricity



Gas



Water



DTH



Mobile



Insurance



and more categories

Log in to SBI Card website / Mobile App using your credentials to fetch your bill and make the payment.

MANAGE YOUR SBI CREDIT CARD ON  
**WHATSAPP!**

Opt in now to access your account anywhere, anytime.

Send 'Hi' to **9004022022**



Check Account Summary



Download Statement



Pay Bills for Mobile, DTH, Electricity, etc.



Check Reward Points



Book Flexipay EMI

And do much more.



Scan this QR Code  
to connect through  
WhatsApp



## HERE TO HELP YOU ANYTIME, ANYWHERE!

Simply chat with ILA, your virtual assistant for:

Statement

Spend Analyzer

Flexipay

Bill Pay & Recharge

Manage Card Usage

& much more

ASK  
**ILA**



Visit [ila.sbicard.com](http://ila.sbicard.com)

## GO DIGITAL WITH SBI CARD MOBILE APP

The one-stop-solution to manage your account.



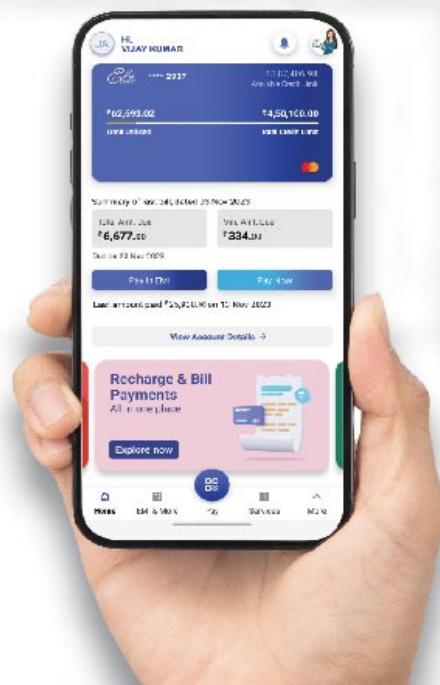
Make Contactless  
Payments



View & Redeem  
Reward Points/Card  
Cashback



Easy & Secure  
Login



Location-based  
Offers

To download the SBI Card Mobile App, give a missed call at 9594666659

**Schedule of Charges**

<b>Credit Card Name</b>	<b>Annual Fee (Rs.)</b>	<b>Renewal Fee (Rs.)</b>
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
KrisFlyer SBI Card Apex	9,999	9,999
KrisFlyer SBI Card	2,999	2,999
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of 1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of 50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of 30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of 50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Etihad Guest SBI Card	1,499	1,499
Etihad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
IRCTC SBI card	500	500
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT"	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Yatra- SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
City Union Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SimplySAVE Merchant SBI Card	NIL	NIL
Reliance SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Reliance SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Titan SBI card	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card MILES	1,499	1,499 (Waived off on annual spends of 6 Lakh or more in the preceding year)
SBI Card MILES PRIME	2,999	2,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card MILES ELITE	4,999	4,999 (Waived off on annual spends of 15 Lakh or more in the preceding year)
Shaurya Select	NIL	NIL
South Indian Bank SBI Platinum Credit Card	2,999	2,999
South Indian Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
KVB SBI Signature Card	4,999	4,999
Karur Vysya Bank SBI Platinum Credit Card	2,999	2,999
Karur Vysya Bank SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
Central SBI Select Card	750	750
Central SBI Select+ Card	2999	2999
FBB SBI Styleup Card	499	499
IRCTC SBI Platinum Card	500	500
South Indian Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
KVB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding Year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card PRIME NRI Secured	1,500	1,500
Tata Neu Plus SBI Credit Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Tata Neu Infinity SBI Credit Card	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Apollo SBI Card SELECT	1,499	1,499 (Waived off on annual spends of Rs. 3 lakh or more in the preceding year)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Bank of Maharashtra SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card PURPLE	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Flipkart SBI Card	500	500 ( Waived off on Annual Spends of Rs 3.5 Lakh or more in the preceding year )
IndiGo SBI Card ELITE	4,999	4,999
IndiGo SBI Card	1,499	1,499
PM SVANidhi SBI Card	NIL	NIL

<b>Extended Credit</b>	
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	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards 1.5% p.m. (18% p.a.) for PM SVANidhi SBI Card
Minimum Finance Charges	₹25
Minimum Amount Due	100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any) + 2% of remaining balance outstanding.
<b>Cash Advance</b>	
Cash Advance Limit	Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement. Max. cash withdrawal limit is Rs.15,000 per day on MCC - 6011(ATM Withdrawals), subject to Cash Advance Limit availability.Cash Advance is not available for MCC - 6010 ("over-the-counter" cash disbursement).Cash Advance Limit is not applicable for PM SVANidhi SBI Card.
Free Credit Period	Nil
Finance Charges	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cardsThe above-mentioned charges will be applicable from the date of Cash withdrawal.
Minimum Finance Charges	₹25
<b>Cash Advance Fees</b>	
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)
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	₹250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)
Cheque Payment Fee	₹200
<b>Late Payment</b>	<b>Nil for Outstanding Amount due from ₹0 - ₹500;</b> <b>₹400 for Outstanding Amount due greater than ₹500 &amp; upto ₹1000</b> <b>₹750 for Outstanding Amount due greater than ₹1000 &amp; upto ₹10,000;</b> <b>₹950 for Outstanding Amount due greater than ₹10,000 &amp; upto ₹25,000;</b> <b>₹1100 for Outstanding Amount due greater than ₹25,000 &amp; upto ₹50,000;</b> <b>₹1300 for Outstanding Amount due greater than ₹50,000</b> <b>₹100</b> <b>₹500 for Outstanding Amount due greater than ₹1000</b> 2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation /refund
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 Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Dynamic Currency Conversion Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card).Not Applicable for Krishak Unnati SBI Card and PM SVANidhi SBI Card.
Rewards Redemption Fee	₹99. Applicable only on physical product, Statement Fee Credit & on vouchers that are sent physically as specified in the individual product Terms & Conditions, for all cards except AURUM.
Utility Payments Fee****	w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.
Fee on Education Payment Transactions^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on Education Payments made through third-party apps.^ However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
Fee on Wallet Load Transactions^^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.
Processing Fee on all Rent Payment Transactions***	₹199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund
Lounge Charges	All Airport Lounge visits within India through International Lounge Access Programs(like Priority Pass program) will be charged a usage fee of up to USD 27 per visit + applicable taxes. For details, please visit sbicard.com All Airport Lounge visits outside India through International Lounge Access Programs(like Priority Pass program) , after exhausting the complimentary visits, will be charged with a usage fee of up to USD 27 per visit + applicable taxes. For details, please visit sbicard.com
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.
<b>Surcharge</b>	
Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps	As prescribed by IRCTC / Indian Railways 1% of transaction amount + all applicable taxes Fuel surcharge is levied by acquiring bank providing the terminal to the merchant.The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value. 1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards.Fuel surcharge waiver terms and conditions may vary.Refer product T&Cs for details.

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%. \*\*\*All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.

#### 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. To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance."**

#### **SMA & NPA**

##### •Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')" with the three sub-categories as given in the table below.

Credit cards are treated as "Loans other than revolving facilities".

SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days &upto 60 days from PDD
SMA – 2	More than 60 days &upto 90 days from PDD

Example regarding classification of SMA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA-0.

If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.

Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.

##### •Non-Performing Asset ('NPA'):

A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

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](mailto: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 Card discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.

In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as 'Default' to credit information bureaus / agencies.

Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.

## Let's Connect! Let's Simplify!

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

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

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

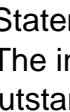
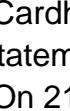
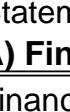
 **By Letter** Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or Post Bag No.28, GPO, New Delhi – 110001

**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](mailto:nodalofficer@sbicard.com). If concern not resolved within 15 days, you may approach Mr. Manish Dewan - Head, Customer Services at [CustomerServiceHead@sbicard.com](mailto: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 payment for your SBI Credit Card

	<b>Pay via Standing Instruction (e-NACH)</b> Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Pay via UPI</b> You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code.
	<b>NEFT (National Electronic Funds Transfer)</b> Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register
	<b>YONO by SBI</b> Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account.
	<b>PayNet</b> Click on PayNet at <a href="http://www.sbicard.com">www.sbicard.com</a> 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 <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Debit Card Payment</b> Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>VISA Credit Card Pay</b> Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.
	<b>Auto Debit</b> Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at selected banks. For more details, visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Mastercard MoneySend</b> Download any authorized third-party payment app / use a platform that supports the Mastercard MoneySend payment mode. Your payment will be credited instantly to your credit card account.
	<b>BBPS</b> Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System.
	<b>OTC</b> Pay your SBI Credit Card dues over the counter at any SBI Branch in India.
	<b>ATM</b> Pay at any SBI ATM with your SBI Debit Card. This service is available at all SBI ATMs across India.
	<b>Cheque</b> Pay your SBI Credit Card dues through cheque. You can drop your cheque at any of the SBI Card drop boxes available across India.
Note: For smooth processing of payment made towards your card outstanding, please avoid using payment modes not advised by SBI Card. To know more about the ways to make payment, please visit <a href="https://sbicard.com/en/personal/pay.page">https://sbicard.com/en/personal/pay.page</a> .	
<b>Important Communication on Payment Decline:</b> As per SBI Card internal policy, payments made by customer through any instant channel (NEFT, Visa Money Transfer, MasterCard MoneySend, BBPS, Paynet, Debit Card or UPI) will be declined if the amount paid is more than the current outstanding. Hence, customers are advised not to make excess payment towards their credit card.	

### 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 3.75% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 31.07
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Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 16.03
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Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days)	₹ 11.10
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Total Finance Charge for 2nd June cycle	₹ 58.19
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### 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.
- SimplySAVE Merchant SBI Card is a charge Card.
- This card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due Printed on the Statement.
- For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).

**Order of payment settlement** -Payment received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance, in that order.

\*\*\*\* Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

^ Identified under Merchant Category Code (MCC) 8211, 8220, 8241, 8244, 8249 and 8299, on best effort basis.

^^Third Party Apps like (but not limited to) CRED, Cheq, MobiKwik etc.

^^Identified under Merchant Category Code (MCC) 6540 and 6541, on best effort basis.

The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

GSTIN of SBI Card : 06AAECS5981K1ZV

HARDIK KHANDELWAL

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

PLACE OF SUPPLY : KTK/29/KARNATAKA

STMT No. : J25100272232

## Credit Card Number

XXXX XXXX XXXX XX68

## \*Total Amount Due (₹)

7,193.00

## \*\*Minimum Amount Due (₹)

200.00

[Pay Now](#)

## Credit Limit (₹) (including cash)

2,00,00,000

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

60,000.00

## Statement Date

03 Oct 2025

## Available Credit Limit (₹)

1,92,807.00

## Available Cash Limit (₹)

60,000.00

## Payment Due Date

23 Oct 2025

## ACCOUNT SUMMARY

## Previous Balance (₹)

12,702.60

## Payments, Reversals &amp; other Credits (₹)

13,302.60

## Additions

## Purchases &amp; Other Debits (₹)

7,793.00

## Fee, Taxes &amp; Interest Charges (₹)

0.00

## Total Outstanding (₹)

7,193.00

## CARD CASHBACK SUMMARY FOR THIS STATEMENT

CASHBACK Amount
478

Card Cashback will be posted to your SBI Card Account within two working days after statement Date. T&amp;C Apply

Date	Transaction Details for Statement Period: 04 Sep 25 to 03 Oct 25	Amount (₹)
03 Sep 25	CARD CASHBACK CREDIT	600.00 C
05 Sep 25	PAYMENT RECEIVED 000HD015248BAIAAADUZRJ1	12,702.60 C
04 Sep 25	TRANSACTIONS FOR HARDIK KHANDELWAL	
04 Sep 25	Payu*Instamart Grocery Bangalore IND	506.00 D
05 Sep 25	WWW SWIGGY IN BANGALORE IND	453.00 D
06 Sep 25	Blinkit BANGALORE IND	298.00 D
08 Sep 25	Bistro GURGAON IND	158.00 D
12 Sep 25	PAY*WWW DAILYOBJECTS C GURGAON HAR	2,298.00 D
12 Sep 25	Bistro GURGAON IND	138.00 D
12 Sep 25	TECHMASH SOLUTIONS PRI Bangalore IND	129.00 D
14 Sep 25	Blinkit BANGALORE IND	553.00 D
15 Sep 25	BLINKIT GURGAON IND	218.00 D
17 Sep 25	TECHMASH SOLUTIONS PRI Bangalore IND	119.00 D
19 Sep 25	BISTRO GURGAON IND	451.00 D
25 Sep 25	Razorpay*Swiggy Limite Bengaluru KAR	164.00 D
25 Sep 25	TECHMASH SOLUTIONS PRI Bangalore IND	139.00 D
25 Sep 25	TECHMASH SOLUTIONS PRI Bangalore IND	139.00 D
27 Sep 25	WWW SWIGGY IN BANGALORE IND	620.00 D
29 Sep 25	Blinkit BANGALORE IND	354.00 D
01 Oct 25	Payu*Instamart Grocery Bangalore IND	729.00 D
02 Oct 25	PAY*BISTRO GURGAON HAR	327.00 D



## DO NOT TRUST ANYONE WITH YOUR CARD

నిమ్మకాద్రెన భద్రత నిమ్మక్కుయీల్దె

Don't hand over your card to anyone, including SBI Card representatives.

వాసంచి కాద్రెన భద్రత నిమ్మక్కుయీల్దె, యార్పింగ్ నిమ్మకాద్రెన అన్న సమయంలో.



**Experience the joy  
of 5% Cashback  
on Online spends!**

T&amp;C Apply

**Don't miss out  
on 1% Cashback  
on Offline spends!**



T&amp;C Apply

Transactions highlighted in grey color, if any, do not form part of Purchases &amp; 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. 15 Jul'25, below changes to come into effect: Minimum Amount Due (MAD) calculation will be 100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding. Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance in that order.

\*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
Offer Cashback (₹) #	0.00	0.00	0.00
Petrol Surcharge Waiver(₹) #	0.00	0.00	0.00
Card Cashback (₹) #	478	1290	1290

# with effect from transactions dated 17-Nov-2011.

**Treatment of EMI benefits / services availed by the cardholder once the account turns NPA :**

A day after the statement is generated post account classification as NPA, all EMI plans (excluding restructured plans) available on the account shall be closed & the principal outstanding along with the outstanding interest accrued till the date of such EMI plans shall be debited to the Credit Card Account & 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 attract all applicable charges (including finance charges at applicable interest rate) as outlined in the MITC.

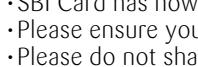
W.e.f. 15 Sep 2025, a revised 'Cheque Processing Fee' of Rs. 200 will be applicable on outstanding payments made via Cheque. This revision is reflective of the increased operational cost associated with offline payment modes. Payments made through digital channels such as UPI, BBPS, NEFT, etc will continue to be free of any additional charges. We encourage our cardholders to explore digital modes for hassle-free payments & faster credits.

**Important Notes**

- Description of Services :- Credit Card Services
- HSN Code : 997113
- 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) , DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 12th Floor, Gurugram, HR - 122002

Log onto [sbicard.com](http://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.

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

	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 MMYY		
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 though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.
- As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to 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 the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed, however same will be billed in the subsequent card statement, incase the dispute is not closed in cardholders favor.
- All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.

The interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date (Encash, Encash Inline, BT on EMI & Flexipay)/Booking Confirmation Date (Merchant EMI) and the payment due date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.

**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

**IMPORTANT INFORMATION**

- [Important Terms & Conditions](#)
- [Charges & Cardholder Agreement](#)
- [Privacy Policy](#)
- [Reach Us](#)
- [Payment Options](#)

**CKYC**

CKYC (Central Know Your Customer) is a centralized database of KYC records of customers taking financial services from Banks, NBFCs etc. CKYC Identifier is a unique number generated for an individual on completing KYC formalities at the time of account opening/updation.

Transactions that remain unbilled on the statement date will reflect in the next cycle. You can check transaction status at <https://sbicard.com>, Mobile App or <https://ila.sbicard.com/>.

W.e.f. 1st Nov'25, the following charges will be levied on the below mentioned transactions. For more details, please refer the Most Important Terms and Conditions (MITC) on [www.sbicard.com](http://www.sbicard.com).

- Fee of 1% of the transaction amount applicable on Education Payments made through third-party apps. However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
- Fee of 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.

Declaration : I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Version 1.1 / OCT, 2025

For SBI Cards and Payment Services Limited (SBI Card).

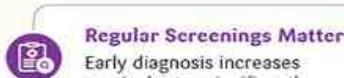


Authorized Signatory



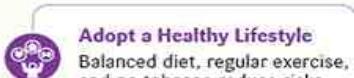
## STAY AHEAD OF CANCER ACT EARLY. SAVE LIVES.

Cancer is preventable, treatable and its impact can be minimised with timely action.



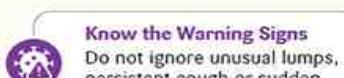
### Regular Screenings Matter

Early diagnosis increases survival rates significantly.



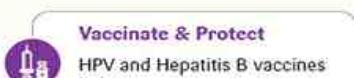
### Adopt a Healthy Lifestyle

Balanced diet, regular exercise, and no tobacco reduce risks.



### Know the Warning Signs

Do not ignore unusual lumps, persistent cough or sudden weight loss.



### Vaccinate & Protect

HPV and Hepatitis B vaccines help prevent certain cancers.

Your Health Matters! Prioritize regular check-ups and spread awareness.



SBI Card, in collaboration with prominent NGOs' is working towards the betterment of society through varied initiatives in Education, Skill Development, Environment, Rural Development and Healthcare.



### 2500 Smiles: A Step towards Pediatric Cancer Care

SBI Card, in collaboration with CanKid...Kids can supported over 2,500 pediatric cancer patients by providing access to treatment, care, and human right advocacy; ensuring psychological and emotional support for beneficiaries and their families, enhancing quality of life during and post-treatment.



### Vaccination Drive for Cervical Cancer Protection

SBI Card partnered with YUVA UNSTOPPABLE for project "Healthy Bonds" in Varanasi, Uttar Pradesh; safeguarding Govt. school girls from cervical cancer by providing access to free vaccinations and awareness for holistic development and a healthier future.

Health and sustainability are two sides of the same coin; nurturing one means protecting the other for a thriving future.



## TRAVEL BOOKINGS MADE EASY!

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

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

T&C Apply

## HERE TO HELP YOU ANYTIME, ANYWHERE!



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Statement

Spend Analyzer

Flexipay

Bill Pay & Recharge

Manage Card Usage

& much more

Visit [ila.sbicard.com](http://ila.sbicard.com)



## TURN YOUR HEAVY OUTSTANDING INTO LIGHT EMIs

Transfer your outstanding of other credit cards to your SBI Credit Card at low-interest rates.

For more details visit, [sbicard.com](http://sbicard.com)

T&C Apply



Track and manage all your utility bill payments with  
**FETCH & PAY**

Electricity



Gas



Water



DTH



Mobile



Insurance



and more categories

Log in to SBI Card website / Mobile App using your credentials to fetch your bill and make the payment.

MANAGE YOUR SBI CREDIT CARD ON  
**WHATSAPP!**

Opt in now to access your account anywhere, anytime.

Send 'Hi' to **9004022022**



Check Account Summary



Download Statement



Pay Bills for Mobile, DTH, Electricity, etc.



Check Reward Points



Book Flexipay EMI

And do much more.



Scan this QR Code  
to connect through  
WhatsApp



## DON'T LIMIT YOUR WISHES

Enable Overlimit facility beyond  
the credit limit of your card.

Visit: <https://sbicard.com/ovl>



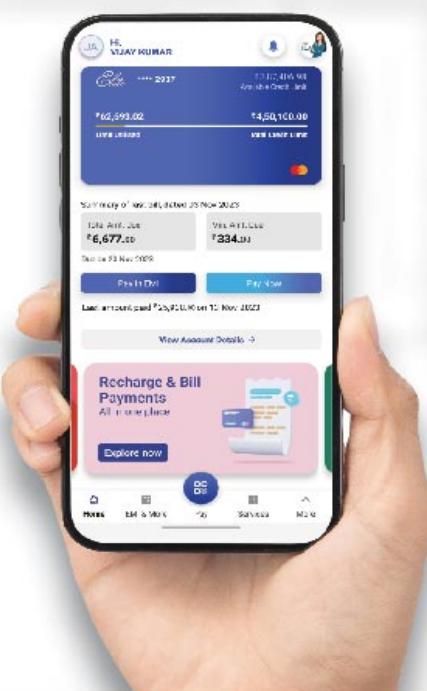
T&C Apply.

## GO DIGITAL WITH SBI CARD MOBILE APP

The one-stop-solution to manage your account.



Make Contactless  
Payments



View & Redeem  
Reward Points/Card  
Cashback



Location-based  
Offers



Easy & Secure  
Login

To download the SBI Card Mobile App, give a missed call at 9594666659

**Schedule of Charges**

<b>Credit Card Name</b>	<b>Annual Fee (Rs.)</b>	<b>Renewal Fee (Rs.)</b>
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
KrisFlyer SBI Card Apex	9,999	9,999
KrisFlyer SBI Card	2,999	2,999
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of 1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of 50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of 30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of 50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Etihad Guest SBI Card	1,499	1,499
Etihad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
IRCTC SBI card	500	500
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT"	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Yatra- SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Central Bank of India SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Central Bank of India SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
Central Bank of India SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
City Union Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SimplySAVE Merchant SBI Card	NIL	NIL
Reliance SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Reliance SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Titan SBI card	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card MILES	1,499	1,499 (Waived off on annual spends of 6 Lakh or more in the preceding year)
SBI Card MILES PRIME	2,999	2,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card MILES ELITE	4,999	4,999 (Waived off on annual spends of 15 Lakh or more in the preceding year)
Shaurya Select	NIL	NIL
South Indian Bank SBI Platinum Credit Card	2,999	2,999
South Indian Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
KVB SBI Signature Card	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
Karur Vysya Bank SBI Platinum Credit Card	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
Karur Vysya Bank SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
Central SBI Select Card	750	750
Central SBI Select+ Card	2999	2999
FBB SBI Styleup Card	499	499
IRCTC SBI Platinum Card	500	500
South Indian Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
KVB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding Year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card PRIME NRI Secured	1,500	1,500
Tata Neu Plus SBI Credit Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Tata Neu Infinity SBI Credit Card	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Apollo SBI Card SELECT	1,499	1,499 (Waived off on annual spends of Rs. 3 lakh or more in the preceding year)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Bank of Maharashtra SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card PURPLE	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Flipkart SBI Card	500	500 ( Waived off on Annual Spends of Rs 3.5 Lakh or more in the preceding year )

<b>Extended Credit</b>	
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	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards
Minimum Finance Charges	₹25
Minimum Amount Due	100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any) + 2% of remaining balance outstanding.
<b>Cash Advance</b>	
Cash Advance Limit	Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement. Max. cash withdrawal limit is Rs.15,000 per day on MCC - 6011(ATM Withdrawals), subject to Cash Advance Limit availability.Cash Advance is not available for MCC - 6010 ("over-the-counter" cash disbursement).
Free Credit Period	Nil
Finance Charges	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cardsThe above-mentioned charges will be applicable from the date of Cash withdrawal.
Minimum Finance Charges	₹25
<b>Cash Advance Fees</b>	
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)
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	₹250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)
Cheque Payment Fee	₹200
<b>Late Payment</b>	<b>Nil for Outstanding Amount due from ₹0 - ₹500;</b> <b>₹400 for Outstanding Amount due greater than ₹500 &amp; upto ₹1000</b> <b>₹750 for Outstanding Amount due greater than ₹1000 &amp; upto ₹10,000;</b> <b>₹950 for Outstanding Amount due greater than ₹10,000 &amp; upto ₹25,000;</b> <b>₹1100 for Outstanding Amount due greater than ₹25,000 &amp; upto ₹50,000;</b> <b>₹1300 for Outstanding Amount due greater than ₹50,000</b> <b>₹100</b> <b>₹500 for Outstanding Amount due greater than ₹1000</b> 2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation /refund
<b>Additional late payment charges</b>	
<b>Late Payment Charges on RE</b>	
Overlimit Fee	₹100 - ₹250 (₹1500 for Aurum) Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)
Card Replacement	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Emergency Card Replacement (When Abroad)	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Foreign Currency Transaction Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Dynamic Currency Conversion Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Rewards Redemption Fee	₹99. Applicable only on physical product, Statement Fee Credit & on vouchers that are sent physically as specified in the individual product Terms & Conditions, for all cards except AURUM.
Utility Payments Fee****	w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.
Fee on Education Payment Transactions^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on Education Payments made through third-party apps.^ However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
Fee on Wallet Load Transactions^^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.
Processing Fee on all Rent Payment Transactions***	₹199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund
Priority Pass Lounge Charges	All Airport Lounge visits within India through Priority Pass Program will be charged an usage fee of up to USD27 per visit + applicable taxes. All Airport Lounge visits outside India through Priority Pass Program, after exhausting the complimentary visits, will be charged with a usage fee of up to USD27 per visit+applicable taxes. For details, please visit sbicard.com
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.
<b>Surcharge</b>	
Railway Tickets - <a href="http://www.irctc.co.in">www.irctc.co.in</a>	As prescribed by IRCTC / Indian Railways
Petrol & all products/services sold at petrol pumps	1% of transaction amount + all applicable taxes Fuel surcharge is levied by acquiring bank providing the terminal to the merchant.The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value. 1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards.Fuel surcharge waiver terms and conditions may vary.Refer product T&Cs for details.

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%. \*\*\*All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.

### 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. To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance."**

#### SMA & NPA

•Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')" with the three sub-categories as given in the table below.

Credit cards are treated as "Loans other than revolving facilities".

SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days &upto 60 days from PDD
SMA – 2	More than 60 days &upto 90 days from PDD

Example regarding classification of SMA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA-0.

If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.

Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.

•Non-Performing Asset ('NPA'):

A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBI Card tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

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](mailto: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 Card discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.

In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as 'Default' to credit information bureaus / agencies.

Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.

## Let's Connect! Let's Simplify!

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

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

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

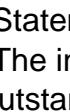
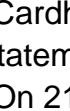
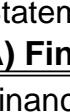
 **By Letter** Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or Post Bag No.28, GPO, New Delhi – 110001

**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](mailto:nodalofficer@sbicard.com). If concern not resolved within 15 days, you may approach Mr. Manish Dewan - Head, Customer Services at [CustomerServiceHead@sbicard.com](mailto: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 payment for your SBI Credit Card

	<b>Pay via Standing Instruction (e-NACH)</b> Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Pay via UPI</b> You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code.
	<b>NEFT (National Electronic Funds Transfer)</b> Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register
	<b>YONO by SBI</b> Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account.
	<b>PayNet</b> Click on PayNet at <a href="http://www.sbicard.com">www.sbicard.com</a> 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 <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Debit Card Payment</b> Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>VISA Credit Card Pay</b> Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.
	<b>Auto Debit</b> Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at selected banks. For more details, visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Mastercard MoneySend</b> Download any authorized third-party payment app / use a platform that supports the Mastercard MoneySend payment mode. Your payment will be credited instantly to your credit card account.
	<b>BBPS</b> Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System.
	<b>OTC</b> Pay your SBI Credit Card dues over the counter at any SBI Branch in India.
	<b>ATM</b> Pay at any SBI ATM with your SBI Debit Card. This service is available at all SBI ATMs across India.
	<b>Cheque</b> Pay your SBI Credit Card dues through cheque. You can drop your cheque at any of the SBI Card drop boxes available across India.
Note: For smooth processing of payment made towards your card outstanding, please avoid using payment modes not advised by SBI Card. To know more about the ways to make payment, please visit <a href="https://sbicard.com/en/personal/pay.page">https://sbicard.com/en/personal/pay.page</a> .	
<b>Important Communication on Payment Decline:</b> As per SBI Card internal policy, payments made by customer through any instant channel (NEFT, Visa Money Transfer, MasterCard MoneySend, BBPS, Paynet, Debit Card or UPI) will be declined if the amount paid is more than the current outstanding. Hence, customers are advised not to make excess payment towards their credit card.	

### 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 3.75% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 31.07
--	---------

Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 16.03
--	---------

Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days)	₹ 11.10
--	---------

Total Finance Charge for 2nd June cycle	₹ 58.19
---	---------

### 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.
• SimplySAVE Merchant SBI Card is a charge Card.
• This card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due Printed on the Statement.
• For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).

**Order of payment settlement** -Payment received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance, in that order.

\*\*\*\* Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

^ Identified under Merchant Category Code (MCC) 8211, 8220, 8241, 8244, 8249 and 8299, on best effort basis.

^^Third Party Apps like (but not limited to) CRED, Cheq, MobiKwik etc.

^^Identified under Merchant Category Code (MCC) 6540 and 6541, on best effort basis.

The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

GSTIN of SBI Card : 06AAECS5981K1ZV

HARDIK KHANDELWAL

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

PLACE OF SUPPLY : KTK/29/KARNATAKA

STMT No. : J25090269974

## Credit Card Number

XXXX XXXX XXXX XX68

## \*Total Amount Due (₹)

12,703.00

## \*\*Minimum Amount Due (₹)

254.00

[Pay Now](#)

## Credit Limit (₹) (including cash)

2,00,00,000

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

60,000.00

## Statement Date

03 Sep 2025

## Available Credit Limit (₹)

1,87,297.40

## Available Cash Limit (₹)

60,000.00

## Payment Due Date

23 Sep 2025

## ACCOUNT SUMMARY

## Previous Balance (₹)

10,394.20

## Payments, Reversals &amp; other Credits (₹)

10,607.00

## Additions

Purchases &amp; Other Debits (₹)

12,915.40

## Fee, Taxes &amp; Interest Charges (₹)

0.00

## Total Outstanding (₹)

12,703.00

## CARD CASHBACK SUMMARY FOR THIS STATEMENT

CASHBACK Amount  
600

Card Cashback will be posted to your SBI Card Account within two working days after statement Date. T&amp;C Apply

Date	Transaction Details for Statement Period: 04 Aug 25 to 03 Sep 25	Amount (₹)
03 Aug 25	CARD CASHBACK CREDIT	212.00 C
04 Aug 25	PAYMENT RECEIVED 000DP015216220945Tp5zYG	10,395.00 C
	<b>TRANSACTIONS FOR HARDIK KHANDELWAL</b>	
03 Aug 25	RAZ*NYKAA E- RETAIL LI https://www.n IND	455.00 D
03 Aug 25	INNOVIST GURUGRAM HAR	521.55 D
04 Aug 25	BLINKIT GURGAON IND	260.00 D
04 Aug 25	BLINKIT GURGAON IND	30.00 D
04 Aug 25	TechMash Solutions Pri BENGALURU IND	109.00 D
04 Aug 25	TechMash Solutions Pri BENGALURU IND	109.00 D
04 Aug 25	TechMash Solutions Pri BENGALURU IND	109.00 D
06 Aug 25	RSP*BLINK COMMERCE PVT BANGALORE KAR	562.00 D
08 Aug 25	Payu*Instamart Grocery Bangalore IND	274.00 D
11 Aug 25	Uniqlo India Private L Gurgaon IND (Pay in EMIs)	4,180.00 D
11 Aug 25	BLINKIT GURGAON IND	878.00 D
12 Aug 25	Blinkit BANGALORE IND	210.00 D
14 Aug 25	PayU*Swiggy Limited Bangalore KAR	367.00 D
15 Aug 25	Bistro GURGAON IND	138.00 D
16 Aug 25	PPSL*REBEL FOODS PRIVA Mumbai MAH	491.00 D
16 Aug 25	RSP*SNITCH APPARELS PR BANGALORE KAR	879.00 D
17 Aug 25	PPSL*Jubilant Foodwork Noida UTP	374.85 D
17 Aug 25	Payu*Instamart Grocery Bangalore IND	403.00 D
19 Aug 25	BISTRO GURGAON IND	307.00 D
23 Aug 25	KAPOORS CAFE BANGALORE KAR	767.00 D
25 Aug 25	PayU*Swiggy Limited Bangalore KAR	131.00 D
25 Aug 25	Payu*Instamart Grocery Bangalore IND	276.00 D
25 Aug 25	Payu*Swiggy Food Bangalore IND	274.00 D
01 Sep 25	TechMash Solutions Pri BENGALURU IND	129.00 D
01 Sep 25	TechMash Solutions Pri BENGALURU IND	129.00 D
01 Sep 25	TECHMASH SOLUTIONS PRI Bangalore IND	129.00 D
01 Sep 25	TECHMASH SOLUTIONS PRI Bangalore IND	139.00 D
02 Sep 25	PAY*BLINKIT GURGAON HAR	284.00 D



DO NOT TRUST ANYONE WITH YOUR CARD

నిమ్మకాద్దన భద్రత నిమ్మక్కుయీల్ది

Don't hand over your card to anyone, including SBI Card representatives.

వాసంచి కాద్దన వ్యక్తిగత రిప్రెశెంట్, యార్డు నిమ్మకాద్దన సాధ్యాలు సాధ్యాలు.



**Experience the joy  
of 5% Cashback  
on Online spends!**

T&amp;C Apply

**Don't miss out  
on 1% Cashback  
on Offline spends!**



T&amp;C Apply

Transactions highlighted in grey color, if any, do not form part of Purchases &amp; 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. 15 Jul'25, below changes to come into effect: Minimum Amount Due (MAD) calculation will be 100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding. Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance in that order.

\*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
Offer Cashback (₹) #	0.00	0.00	0.00
Petrol Surcharge Waiver(₹) #	0.00	0.00	0.00
Card Cashback (₹) #	600	812	812

# with effect from transactions dated 17-Nov-2011.

**Treatment of EMI benefits / services availed by the cardholder once the account turns NPA :**

A day after the statement is generated post account classification as NPA, all EMI plans (excluding restructured plans) available on the account shall be closed & the principal outstanding along with the outstanding interest accrued till the date of such EMI plans shall be debited to the Credit Card Account & 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 attract all applicable charges (including finance charges at applicable interest rate) as outlined in the MITC.

W.e.f. 01 Sep 2025, a revised 'Cheque Processing Fee' of Rs. 200 will be applicable on outstanding payments made via Cheque. This revision is reflective of the increased operational cost associated with offline payment modes. Payments made through digital channels such as UPI, BBPS, NEFT, etc will continue to be free of any additional charges. We encourage our cardholders to explore digital modes for hassle-free payments & faster credits.

**Important Notes**

- Description of Services :- Credit Card Services
- HSN Code : 997113
- 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) , 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.

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

	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: DSTM XXXX Statement Period in MMYY		
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 though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.
  - As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to 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 the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed, however same will be billed in the subsequent card statement, incase the dispute is not closed in cardholders favor.
  - All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.
- The interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date (Encash, Encash Inline, BT on EMI & Flexipay)/Booking Confirmation Date (Merchant EMI) and the payment due date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.

**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

**IMPORTANT INFORMATION**

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

**CKYC**

CKYC (Central Know Your Customer) is a centralized database of KYC records of customers taking financial services from Banks, NBFCs etc. CKYC Identifier is a unique number generated for an individual on completing KYC formalities at the time of account opening/updation.

Transactions that remain unbilled on the statement date will reflect in the next cycle. You can check transaction status at <https://sbicard.com>, Mobile App or <https://ila.sbicard.com/>.

- Declaration : I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Version 1.1 / SEP, 2025

For SBI Cards and Payment Services Limited (SBI Card).

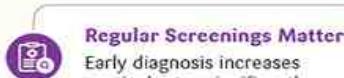


Authorized Signatory



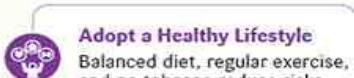
## STAY AHEAD OF CANCER ACT EARLY. SAVE LIVES.

Cancer is preventable, treatable and its impact can be minimised with timely action.



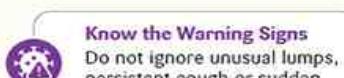
### Regular Screenings Matter

Early diagnosis increases survival rates significantly.



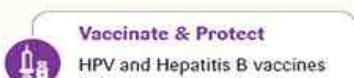
### Adopt a Healthy Lifestyle

Balanced diet, regular exercise, and no tobacco reduce risks.



### Know the Warning Signs

Do not ignore unusual lumps, persistent cough or sudden weight loss.



### Vaccinate & Protect

HPV and Hepatitis B vaccines help prevent certain cancers.

Your Health Matters! Prioritize regular check-ups and spread awareness.



SBI Card, in collaboration with prominent NGOs' is working towards the betterment of society through varied initiatives in Education, Skill Development, Environment, Rural Development and Healthcare.



### 2500 Smiles: A Step towards Pediatric Cancer Care

SBI Card, in collaboration with CanKid...Kids can supported over 2,500 pediatric cancer patients by providing access to treatment, care, and human right advocacy; ensuring psychological and emotional support for beneficiaries and their families, enhancing quality of life during and post-treatment.



### Vaccination Drive for Cervical Cancer Protection

SBI Card partnered with YUVA UNSTOPPABLE for project "Healthy Bonds" in Varanasi, Uttar Pradesh; safeguarding Govt. school girls from cervical cancer by providing access to free vaccinations and awareness for holistic development and a healthier future.

Health and sustainability are two sides of the same coin; nurturing one means protecting the other for a thriving future.



## TRAVEL BOOKINGS MADE EASY!

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

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

T&C Apply

## HERE TO HELP YOU ANYTIME, ANYWHERE!



Simply chat with ILA, your Virtual Assistant for:

Statement

Spend Analyzer

Flexipay

Bill Pay & Recharge

Manage Card Usage

& much more

Visit [ila.sbicard.com](http://ila.sbicard.com)



## TURN YOUR HEAVY OUTSTANDING INTO LIGHT EMIs

Transfer your outstanding of other credit cards to your SBI Credit Card at low-interest rates.

For more details visit, [sbicard.com](http://sbicard.com)

T&C Apply



Track and manage all your utility bill payments with  
**FETCH & PAY**

Electricity



Gas



Water



DTH



Mobile



Insurance



and more categories

Log in to SBI Card website / Mobile App using your credentials to fetch your bill and make the payment.

MANAGE YOUR SBI CREDIT CARD ON  
**WHATSAPP!**

Opt in now to access your account anywhere, anytime.

Send 'Hi' to **9004022022**



Check Account Summary



Download Statement



Pay Bills for Mobile, DTH, Electricity, etc.



Check Reward Points



Book Flexipay EMI

And do much more.



Scan this QR Code  
to connect through  
WhatsApp



## DON'T LIMIT YOUR WISHES

Enable Overlimit facility beyond  
the credit limit of your card.

Visit: <https://sbicard.com/ovl>



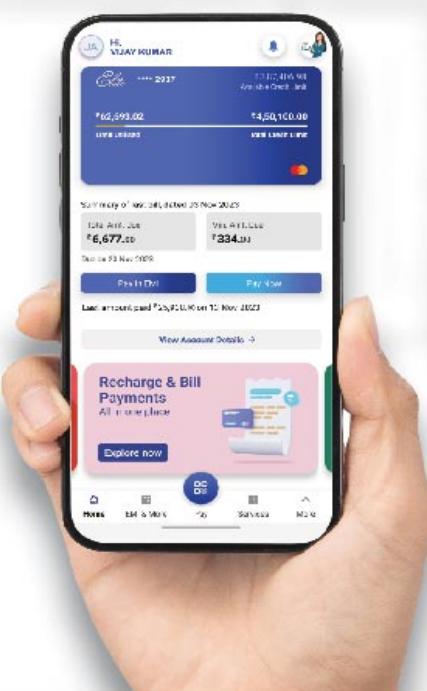
T&C Apply.

## GO DIGITAL WITH SBI CARD MOBILE APP

The one-stop-solution to manage your account.



Make Contactless  
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**Schedule of Charges**

<b>Credit Card Name</b>	<b>Annual Fee (Rs.)</b>	<b>Renewal Fee (Rs.)</b>
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
KrisFlyer SBI Card Apex	9,999	9,999
KrisFlyer SBI Card	2,999	2,999
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of 1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of 50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of 30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of 50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Etihad Guest SBI Card	1,499	1,499
Etihad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
IRCTC SBI card	500	500
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT"	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Yatra- SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Central Bank of India SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Central Bank of India SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
Central Bank of India SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
City Union Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SimplySAVE Merchant SBI Card	NIL	NIL
Reliance SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Reliance SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Titan SBI card	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card MILES	1,499	1,499 (Waived off on annual spends of 6 Lakh or more in the preceding year)
SBI Card MILES PRIME	2,999	2,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card MILES ELITE	4,999	4,999 (Waived off on annual spends of 15 Lakh or more in the preceding year)
Shaurya Select	NIL	NIL
South Indian Bank SBI Platinum Credit Card	2,999	2,999
South Indian Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
KVB SBI Signature Card	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
Karur Vysya Bank SBI Platinum Credit Card	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
Karur Vysya Bank SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
Central SBI Select Card	750	750
Central SBI Select+ Card	2999	2999
FBB SBI Styleup Card	499	499
IRCTC SBI Platinum Card	500	500
South Indian Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
KVB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding Year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card PRIME NRI Secured	1,500	1,500
Tata Neu Plus SBI Credit Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Tata Neu Infinity SBI Credit Card	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Apollo SBI Card SELECT	1,499	1,499 (Waived off on annual spends of Rs. 3 lakh or more in the preceding year)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Bank of Maharashtra SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card PURPLE	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Flipkart SBI Card	500	500 ( Waived off on Annual Spends of Rs 3.5 Lakh or more in the preceding year )

<b>Extended Credit</b>	
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	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards
Minimum Finance Charges	₹25
Minimum Amount Due	100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any) + 2% of remaining balance outstanding.
<b>Cash Advance</b>	
Cash Advance Limit	Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement. Max. cash withdrawal limit is Rs.15,000 per day on MCC - 6011(ATM Withdrawals), subject to Cash Advance Limit availability.Cash Advance is not available for MCC - 6010 ("over-the-counter" cash disbursement). Nil
Free Credit Period	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cardsThe above-mentioned charges will be applicable from the date of Cash withdrawal.
Finance Charges	₹25
Minimum Finance Charges	2.5% of transaction amount (subject to a minimum of ₹500)
<b>Cash Advance Fees</b>	2.5% of transaction amount (subject to a minimum of ₹500)
SBI ATMs/Other Domestic ATMs	₹250
International ATMs	2% of Payment amount (subject to a minimum of ₹500)
<b>Other Charges &amp; Fees</b>	₹200
Cash Payment fee	<b>Nil for Outstanding Amount due from ₹0 - ₹500;</b>
Payment Dishonor fee	<b>₹400 for Outstanding Amount due greater than ₹500 &amp; upto ₹1000</b>
Cheque Payment Fee	<b>₹750 for Outstanding Amount due greater than ₹1000 &amp; upto ₹10,000;</b>
<b>Late Payment</b>	<b>₹950 for Outstanding Amount due greater than ₹10,000 &amp; upto ₹25,000;</b> <b>₹1100 for Outstanding Amount due greater than ₹25,000 &amp; upto ₹50,000;</b> <b>₹1300 for Outstanding Amount due greater than ₹50,000</b>
<b>Additional late payment charges</b>	
Overlimit Fee	₹100 2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation /refund
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 Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Dynamic Currency Conversion Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Rewards Redemption Fee	₹99. Applicable only on physical product, Statement Fee Credit & on vouchers that are sent physically as specified in the individual product Terms & Conditions, for all cards except AURUM.
Utility Payments Fee****	w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.
Processing Fee on all Rent Payment Transactions***	₹199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund
Priority Pass Lounge Charges	All Airport Lounge visits within India through Priority Pass Program will be charged an usage fee of up to USD27 per visit + applicable taxes. All Airport Lounge visits outside India through Priority Pass Program, after exhausting the complimentary visits, will be charged with a usage fee of up to USD27 per visit+applicable taxes. For details, please visit sbicard.com
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.
<b>Surcharge</b>	
Railway Tickets - <a href="http://www.irctc.co.in">www.irctc.co.in</a>	As prescribed by IRCTC / Indian Railways
Petrol & all products/services sold at petrol pumps	1% of transaction amount + all applicable taxes
	Fuel surcharge is levied by acquiring bank providing the terminal to the merchant.The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value.
	1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards.Fuel surcharge waiver terms and conditions may vary.Refer product T&Cs for details.

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%. \*\*\*All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.

### 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. To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance."**

#### SMA & NPA

- Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')" with the three sub-categories as given in the table below.

Credit cards are treated as "Loans other than revolving facilities".

SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days &upto 60 days from PDD
SMA – 2	More than 60 days &upto 90 days from PDD

Example regarding classification of SMA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA-0.

If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.

Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.

#### •Non-Performing Asset ('NPA'):

A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

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](mailto: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 Card discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.

In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as 'Default' to credit information bureaus / agencies.

Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.

## Let's Connect! Let's Simplify!

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

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

 **By Web** For All Card (except AURUM) : Log on to [www.sbicard.com](http://www.sbicard.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](mailto:nodalofficer@sbicard.com). If concern not resolved within 15 days, you may approach Mr. Manish Dewan - Head, Customer Services at [CustomerServiceHead@sbicard.com](mailto: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 payment for your SBI Credit Card

#### Pay via Standing Instruction (e-NACH)

Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details visit [www.sbicard.com](http://www.sbicard.com)

#### Pay via UPI

You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code.

#### NEFT (National Electronic Funds Transfer)

Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register

#### YONO by SBI

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

#### PayNet

Click on PayNet at [www.sbicard.com](http://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](http://www.sbicard.com)

#### Debit Card Payment

Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit [www.sbicard.com](http://www.sbicard.com)

#### VISA Credit Card Pay

Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.

#### Auto Debit

Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at selected banks. For more details, visit [www.sbicard.com](http://www.sbicard.com)

#### Mastercard MoneySend

Download any authorized third-party payment app / use a platform that supports the Mastercard MoneySend payment mode. Your payment will be credited instantly to your credit card account.

#### BBPS

Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System.

#### OTC

Pay your SBI Credit Card dues over the counter at any SBI Branch in India.

#### ATM

Pay at any SBI ATM with your SBI Debit Card. This service is available at all SBI ATMs across India.

#### Cheque

Pay your SBI Credit Card dues through cheque. You can drop your cheque at any of the SBI Card drop boxes available across India.

Note: For smooth processing of payment made towards your card outstanding, please avoid using payment modes not advised by SBI Card. To know more about the ways to make payment, please visit <https://sbicard.com/en/personal/pay.page>.

**Important Communication on Payment Decline:** As per SBI Card internal policy, payments made by customer through any instant channel (NEFT, Visa Money Transfer, MasterCard MoneySend, BBPS, Paynet, Debit Card or UPI) will be declined if the amount paid is more than the current outstanding. Hence, customers are advised not to make excess payment towards their credit card.

## 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 3.75% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 31.07
--	---------

Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 16.03
--	---------

Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days)	₹ 11.10
--	---------

Total Finance Charge for 2nd June cycle	₹ 58.19
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### 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.

• SimplySAVE Merchant SBI Card is a charge Card.

• This card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due Printed on the Statement.

• For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).

**Order of payment settlement** -Payment received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance, in that order.

\*\*\*\* Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis.

The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

GSTIN of SBI Card : 06AAECS5981K1ZV

HARDIK KHANDELWAL

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

PLACE OF SUPPLY : KTK/29/KARNATAKA

STMT No. : J25080268511

## Credit Card Number

XXXX XXXX XXXX XX68

## \*Total Amount Due (₹)

10,394.00

## \*\*Minimum Amount Due (₹)

1,379.00

[Pay Now](#)

## Credit Limit (₹) (including cash)

2,00,00,000

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

60,000.00

## Statement Date

03 Aug 2025

## Available Credit Limit (₹)

1,89,605.80

## Available Cash Limit (₹)

60,000.00

## Payment Due Date

23 Aug 2025

## DO NOT TRUST ANYONE WITH YOUR CARD

ನಿಮ್ಮ ಕಾರ್ಡನ ಭದ್ರತೆ ನಿಮ್ಮ ಹೃಷಿಗಳಲ್ಲಿದೆ

Don't hand over your card to anyone, including SBI Card representatives.

ಎಂದಿಲ್ಲ ಕಾರ್ಡ ವ್ಯವಸ್ಥೆಗೆ ತೆರಿದಂತೆ, ಯಾರಿಗೆ ನಿಮ್ಮ ಕಾರ್ಡ ಉಂಟಾಗಬಹುದು.

## ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions	Total Outstanding (₹)
0.00	- 197.00	+ 9,412.38	= 10,394.00

## CARD CASHBACK SUMMARY FOR THIS STATEMENT

CASHBACK Amount
212

Card Cashback will be posted to your SBI Card Account within two working days after statement Date. T&amp;C Apply

Date	Transaction Details for Statement Period: 04 Jul 25 to 03 Aug 25	Amount (₹)
15 Jul 25	ONLINE BANK VERIFICATION CR	1.00 C
15 Jul 25	ONLINE BANK VERIFICATION DR	1.00 D
03 Aug 25	ANNUAL FEE CHARGED (EXCL TAX 179.82) IGST DB @ 18.00%	999.00 D 179.82 D
	<b>TRANSACTIONS FOR HARDIK KHANDELWAL</b>	
19 Jul 25	Bharti Airtel Limited Gurgaon IND (Pay in EMIs)	3,599.00 D
19 Jul 25	Payu*Swiggy Food Bangalore IND	196.00 D
19 Jul 25	Payu*Swiggy Food Bangalore IND	196.00 C
20 Jul 25	FOOD PALACE SUPER MARK BANGALORE KAR	125.00 D
20 Jul 25	BOOKMYSHOW MUMBAI IND	756.74 D
20 Jul 25	Burger King Indira Na BANGALORE IND	626.86 D
20 Jul 25	FRESHCO HYPER BAZAAR Bangalore IND	70.00 D
21 Jul 25	PAY*BOOKMYSHOW COM GURGAON HAR	906.56 D
24 Jul 25	Burger King Forum Kor BANGALORE IND	114.46 D
24 Jul 25	GOOD FLIPPIN FOODS PRI MUMBAI MAH	392.00 D
27 Jul 25	RSP*BLINK COMMERCE PVT BANGALORE KAR	779.00 D
28 Jul 25	RSP*BLINK COMMERCE PVT BANGALORE KAR	258.00 D
28 Jul 25	MC DONALDS BENGALURU KAR	141.76 D
29 Jul 25	TechMash Solutions Pri BENGALURU IND	55.00 D
29 Jul 25	TechMash Solutions Pri BENGALURU IND	109.00 D
30 Jul 25	Payu*Instamart Grocery Bangalore IND	522.00 D
01 Aug 25	TechMash Solutions Pri BENGALURU IND	109.00 D
02 Aug 25	WWW SWIGGY IN BANGALORE IND	651.00 D



**Small portions.  
Big surprise.**

Convert your transactions into easy installments with **Flexipay EMIs\***.

To book Flexipay: • SMS SFP to 56767 • Log in to sbicard.com  
• Call 1860 180 1290 or 39 02 02 (prefix local STD code)

\*T&C Apply

### Transfer your burden with Balance Transfer

Transfer unpaid balance of any other credit card to your SBI Card and repay in low interest EMIs.



**Ways to avail the Balance Transfer on EMI facility :**  
Login to sbicard.com | SMS STBT to 56767  
Call our helpline number

**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. 15 Jul'25, below changes to come into effect: Minimum Amount Due (MAD) calculation will be 100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding. Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance in that order.

\*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
Offer Cashback (₹) #	0.00	0.00	0.00
Petrol Surcharge Waiver(₹) #	0.00	0.00	0.00
Card Cashback (₹) #	212	212	212

# with effect from transactions dated 17-Nov-2011.

**Treatment of EMI benefits / services availed by the cardholder once the account turns NPA :**

A day after the statement is generated post account classification as NPA, all EMI plans (excluding restructured plans) available on the account shall be closed & the principal outstanding along with the outstanding interest accrued till the date of such EMI plans shall be debited to the Credit Card Account & 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 attract all applicable charges (including finance charges at applicable interest rate) as outlined in the MITC.

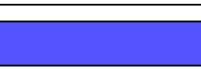
W.e.f. 01 Sep 2025, a revised 'Cheque Processing Fee' of Rs. 200 will be applicable on outstanding payments made via Cheque. This revision is reflective of the increased operational cost associated with offline payment modes. Payments made through digital channels such as UPI, BBPS, NEFT, etc will continue to be free of any additional charges. We encourage our cardholders to explore digital modes for hassle-free payments & faster credits.

**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) , 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.

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

	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 MMYY 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 though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.
- As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to 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 the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed, however same will be billed in the subsequent card statement, incase the dispute is not closed in cardholders favor.
- All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.

The interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date (Encash, Encash Inline, BT on EMI & Flexipay)/Booking Confirmation Date (Merchant EMI) and the payment due date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.

**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

**IMPORTANT INFORMATION**

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

**CKYC**

CKYC (Central Know Your Customer) is a centralized database of KYC records of customers taking financial services from Banks, NBFCs etc. CKYC Identifier is a unique number generated for an individual on completing KYC formalities at the time of account opening/updation.

**INSURANCE NOMINEE**

SBI Card offers complimentary Insurance cover select credit cards on air & rail accident, the details of the insurance coverage are as below :

Card Name & Insurance type	Insurance coverage	Insurance Company
Elite / Miles Elite / Miles Prime / Signature including Banking co-brand Cards (Air Accident)	INR 1Crore	Oriental insurance company Ltd
Prime / Pulse / Platinum including Banking co-brand Cards (Air Accident)	INR 50lacs	
KrisFlyer SBI Card / Etihad Guest Premier SBI Card (Air Accident)	INR 1Crore	United India Insurance Company Ltd
KrisFlyer SBI Card APEX (Air Accident)	INR 3.5 Crore	
Club Vistara / Club Vistara Prime / Etihad Guest SBI Card / IRCTC Premier (Air Accident)	INR 50 lacs	
IRCTC Premier (Rail Accident cover)	INR 10 lacs	SBI General Insurance Company LTD

To update the nominee details, please mail the nominee's name & relationship with the nominee to [customercare@sbicard.com](mailto:customercare@sbicard.com) from your registered Email ID or Login to SBI Card mobile app > View Account details > Insurance Nomination.

The said insurance is provided by a third-party insurance company, who is also responsible for any claim settlement in this regard. SBI Card shall not be responsible for any dispute arising due to claim settlement. Insurance issuer can be changed by SBI Card without any prior notice.

Current Insurance Company : DIVISIONAL OFFICE 1st FLOOR JYOTHI SUPER BAZAR THODUPUZHA KERALA 685584 | 04862 222823

- Oriental Insurance.

13, 23, Union Cooperative Insurance Building, 2nd floor, Sir P. M road, Fort, Mumbai, 400001 | 022- 22023668- United India Insurance company.

3rd floor, 46, Pusa Road, Karol Bagh, Near metro station, New Delhi 110005 | 022 4241 2003 -SBI General Insurance Company LTD. For any queries regarding the above, please contact our Customer Service Team through any of the modes detailed in the 'Let's Connect. Let's Simplify' section on the last page of this statement.

Transactions that remain unbilled on the statement date will reflect in the next cycle. You can check transaction status at <https://sbicard.com>, Mobile App or <https://ila.sbicard.com/>.

- Declaration : I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Version 1.1 / APR, 2025

For SBI Cards and Payment Services Limited (SBI Card).

Authorized Signatory



## STAY AHEAD OF CANCER ACT EARLY. SAVE LIVES.

Cancer is preventable, treatable and its impact can be minimised with timely action.

### Regular Screenings Matter

Early diagnosis increases survival rates significantly.

### Adopt a Healthy Lifestyle

Balanced diet, regular exercise, and no tobacco reduce risks.

### Know the Warning Signs

Do not ignore unusual lumps, persistent cough or sudden weight loss.

### Vaccinate & Protect

HPV and Hepatitis B vaccines help prevent certain cancers.

Your Health Matters! Prioritize regular check-ups and spread awareness.



SBI Card, in collaboration with prominent NGOs' is working towards the betterment of society through varied initiatives in Education, Skill Development, Environment, Rural Development and Healthcare.



### 2500 Smiles: A Step towards Pediatric Cancer Care

SBI Card, in collaboration with CanKid...Kids can supported over 2,500 pediatric cancer patients by providing access to treatment, care, and human right advocacy; ensuring psychological and emotional support for beneficiaries and their families, enhancing quality of life during and post-treatment.



### Vaccination Drive for Cervical Cancer Protection

SBI Card partnered with YUVA UNSTOPPABLE for project "Healthy Bonds" in Varanasi, Uttar Pradesh; safeguarding Govt. school girls from cervical cancer by providing access to free vaccinations and awareness for holistic development and a healthier future.

Health and sustainability are two sides of the same coin; nurturing one means protecting the other for a thriving future.



## TRAVEL BOOKINGS MADE EASY!

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

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

T&C Apply

## HERE TO HELP YOU ANYTIME, ANYWHERE!

ASK  
ILA



Simply chat with ILA, your Virtual Assistant for:

Statement

Spend Analyzer

Flexipay

Bill Pay & Recharge

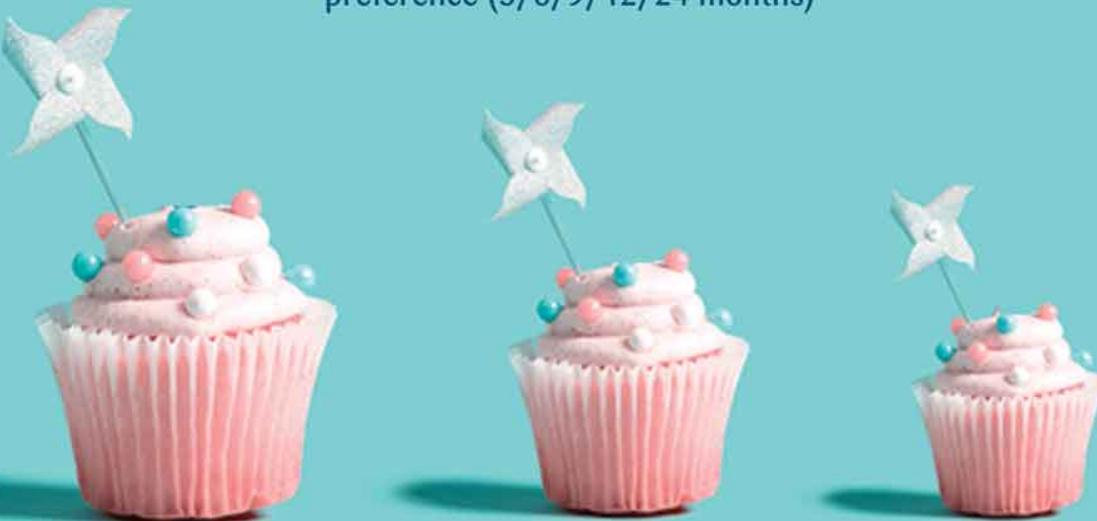
Manage Card Usage

& much more

Visit [ila.sbicard.com](http://ila.sbicard.com)

## PAY THE FLEXIBLE WAY WITH FLEXIPAY!

Convert big purchases into easy EMIs of your preference (3/6/9/12/24 months)



T&C Apply

MANAGE YOUR SBI CREDIT CARD ON

# WHATSAPP!

Opt in now to access your account anywhere, anytime.

'Send Hi' on **9004022022**

-  Check Account Summary
-  Download Statement
-  Pay Bills for Mobile, DTH, Electricity, etc.
-  Check Reward Points
-  Book Flexipay EMI

And do much more.



Scan this QR Code  
to connect through  
WhatsApp



## DON'T LIMIT YOUR WISHES

Enable Overlimit facility beyond the credit limit of your card.

Visit: <https://sbicard.com/ovl>



T&C Apply.

## GO DIGITAL WITH SBI CARD MOBILE APP

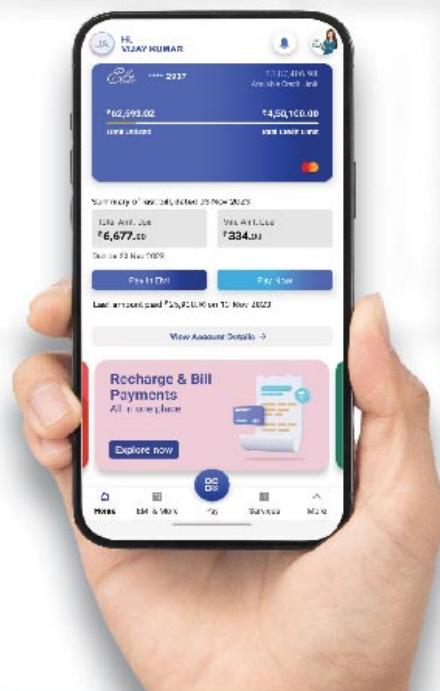
The one-stop-solution to manage your account.



Make Contactless Payments



Easy & Secure Login



View & Redeem  
Reward Points/Card  
Cashback



Location-based  
Offers

To download the SBI Card Mobile App, give a missed call at 9594666659

**Schedule of Charges**

<b>Credit Card Name</b>	<b>Annual Fee (Rs.)</b>	<b>Renewal Fee (Rs.)</b>
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
KrisFlyer SBI Card Apex	9,999	9,999
KrisFlyer SBI Card	2,999	2,999
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of 1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of 50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of 30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of 50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Etihad Guest SBI Card	1,499	1,499
Etihad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
IRCTC SBI card	500	500
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT"	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Yatra- SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Central Bank of India SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Central Bank of India SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
Central Bank of India SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
City Union Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SimplySAVE Merchant SBI Card	NIL	NIL
Reliance SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Reliance SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Titan SBI card	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card MILES	1,499	1,499 (Waived off on annual spends of 6 Lakh or more in the preceding year)
SBI Card MILES PRIME	2,999	2,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card MILES ELITE	4,999	4,999 (Waived off on annual spends of 15 Lakh or more in the preceding year)
Shaurya Select	NIL	NIL
South Indian Bank SBI Platinum Credit Card	2,999	2,999
South Indian Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
KVB SBI Signature Card	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
Karur Vysya Bank SBI Platinum Credit Card	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
Karur Vysya Bank SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
Central SBI Select Card	750	750
Central SBI Select+ Card	2999	2999
FBB SBI Styleup Card	499	499
IRCTC SBI Platinum Card	500	500
South Indian Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
KVB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding Year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card PRIME NRI Secured	1,500	1,500
Tata Neu Plus SBI Credit Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Tata Neu Infinity SBI Credit Card	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Apollo SBI Card SELECT	1,499	1,499 (Waived off on annual spends of Rs. 3 lakh or more in the preceding year)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Bank of Maharashtra SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card PURPLE	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Flipkart SBI Card	500	500 ( Waived off on Annual Spends of Rs 3.5 Lakh or more in the preceding year )

<b>Extended Credit</b>	
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	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards
Minimum Finance Charges	₹25
Minimum Amount Due	100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any) + 2% of remaining balance outstanding.
<b>Cash Advance</b>	
Cash Advance Limit	Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement. Max. cash withdrawal limit is Rs.15,000 per day on MCC - 6011(ATM Withdrawals), subject to Cash Advance Limit availability.Cash Advance is not available for MCC - 6010 ("over-the-counter" cash disbursement). Nil
Free Credit Period	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cardsThe above-mentioned charges will be applicable from the date of Cash withdrawal.
Finance Charges	₹25
Minimum Finance Charges	2.5% of transaction amount (subject to a minimum of ₹500)
<b>Cash Advance Fees</b>	2.5% of transaction amount (subject to a minimum of ₹500)
SBI ATMs/Other Domestic ATMs	₹250
International ATMs	2% of Payment amount (subject to a minimum of ₹500)
<b>Other Charges &amp; Fees</b>	₹100
Cash Payment fee	<b>Nil for Outstanding Amount due from ₹0 - ₹500;</b>
Payment Dishonor fee	<b>₹400 for Outstanding Amount due greater than ₹500 &amp; upto ₹1000</b>
Cheque Payment Fee	<b>₹750 for Outstanding Amount due greater than ₹1000 &amp; upto ₹10,000;</b>
<b>Late Payment</b>	<b>₹950 for Outstanding Amount due greater than ₹10,000 &amp; upto ₹25,000;</b>
	<b>₹1100 for Outstanding Amount due greater than ₹25,000 &amp; upto ₹50,000;</b>
	<b>₹1300 for Outstanding Amount due greater than ₹50,000</b>
<b>Additional late payment charges</b>	<b>₹100</b>
Overlimit Fee	2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation /refund
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 Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Dynamic Currency Conversion Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Rewards Redemption Fee	₹99. Applicable only on physical product, Statement Fee Credit & on vouchers that are sent physically as specified in the individual product Terms & Conditions, for all cards except AURUM.
Utility Payments Fee****	w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.
Processing Fee on all Rent Payment Transactions***	₹199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund
Priority Pass Lounge Charges	All Airport Lounge visits within India through Priority Pass Program will be charged an usage fee of up to USD27 per visit + applicable taxes. All Airport Lounge visits outside India through Priority Pass Program, after exhausting the complimentary visits, will be charged with a usage fee of up to USD27 per visit+applicable taxes. For details, please visit sbicard.com
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.
<b>Surcharge</b>	
Railway Tickets - <a href="http://www.irctc.co.in">www.irctc.co.in</a>	As prescribed by IRCTC / Indian Railways
Petrol & all products/services sold at petrol pumps	1% of transaction amount + all applicable taxes
	Fuel surcharge is levied by acquiring bank providing the terminal to the merchant.The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value.
	1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards.Fuel surcharge waiver terms and conditions may vary.Refer product T&Cs for details.

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%. \*\*\*All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.

### 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.**

**To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance."**

#### SMA & NPA

•Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')" with the three sub-categories as given in the table below.

Credit cards are treated as "Loans other than revolving facilities".

SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days &upto 60 days from PDD
SMA – 2	More than 60 days &upto 90 days from PDD

Example regarding classification of SMA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA-0.

If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.

Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.

#### •Non-Performing Asset ('NPA'):

A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

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](mailto: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 Card discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.

In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as 'Default' to credit information bureaus / agencies.

Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.

## Let's Connect! Let's Simplify!

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

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

 **By Web** For All Card (except AURUM) : Log on to [www.sbicard.com](http://www.sbicard.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](mailto:nodalofficer@sbicard.com). If concern not resolved within 15 days, you may approach Mr. Manish Dewan - Head, Customer Services at [CustomerServiceHead@sbicard.com](mailto: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 payment for your SBI Credit Card

#### Pay via Standing Instruction (e-NACH)

Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details visit [www.sbicard.com](http://www.sbicard.com)

#### Pay via UPI

You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code.

#### NEFT (National Electronic Funds Transfer)

Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register

#### YONO by SBI

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

#### PayNet

Click on PayNet at [www.sbicard.com](http://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](http://www.sbicard.com)

#### Debit Card Payment

Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit [www.sbicard.com](http://www.sbicard.com)

#### VISA Credit Card Pay

Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.

#### Auto Debit

Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at selected banks. For more details, visit [www.sbicard.com](http://www.sbicard.com)

#### Mastercard MoneySend

Download any authorized third-party payment app / use a platform that supports the Mastercard MoneySend payment mode. Your payment will be credited instantly to your credit card account.

#### BBPS

Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System.

#### OTC

Pay your SBI Credit Card dues over the counter at any SBI Branch in India.

#### ATM

Pay at any SBI ATM with your SBI Debit Card. This service is available at all SBI ATMs across India.

#### Cheque

Pay your SBI Credit Card dues through cheque. You can drop your cheque at any of the SBI Card drop boxes available across India.

Note: For smooth processing of payment made towards your card outstanding, please avoid using payment modes not advised by SBI Card. To know more about the ways to make payment, please visit <https://sbicard.com/en/personal/pay.page>.

**Important Communication on Payment Decline:** As per SBI Card internal policy, payments made by customer through any instant channel (NEFT, Visa Money Transfer, MasterCard MoneySend, BBPS, Paynet, Debit Card or UPI) will be declined if the amount paid is more than the current outstanding. Hence, customers are advised not to make excess payment towards their credit card.

## 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 3.75% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 31.07
--	---------

Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 16.03
--	---------

Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days)	₹ 11.10
--	---------

Total Finance Charge for 2nd June cycle	₹ 58.19
---	---------

### 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.

• SimplySAVE Merchant SBI Card is a charge Card.

• This card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due Printed on the Statement.

• For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).

**Order of payment settlement** -Payment received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance, in that order.

\*\*\*\* Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

GSTIN of SBI Card : 06AAECS5981K1ZV

HARDIK KHANDELWAL

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

PLACE OF SUPPLY : KTK/29/KARNATAKA

STMT No. : J25110277870

## Credit Card Number

XXXX XXXX XXXX XX68

## \*Total Amount Due (₹)

1,026.00

## \*\*Minimum Amount Due (₹)

200.00

[Pay Now](#)

## Credit Limit (₹) (including cash)

2,00,00,000

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

60,000.00

## Statement Date

03 Nov 2025

## Available Credit Limit (₹)

1,98,974.00

## Available Cash Limit (₹)

60,000.00

## Payment Due Date

23 Nov 2025

## ACCOUNT SUMMARY

## Previous Balance (₹)

7,193.00

## Payments, Reversals &amp; other Credits (₹)

7,671.00

## Additions

## Purchases &amp; Other Debits (₹)

1,504.00

## Fee, Taxes &amp; Interest Charges (₹)

0.00

## Total Outstanding (₹)

1,026.00

## CARD CASHBACK SUMMARY FOR THIS STATEMENT

CASHBACK Amount	72
-----------------	----

Card Cashback will be posted to your SBI Card Account within two working days after statement Date. T&amp;C Apply

Date	Transaction Details for Statement Period: 04 Oct 25 to 03 Nov 25	Amount (₹)
03 Oct 25	CARD CASHBACK CREDIT	478.00 C
20 Oct 25	PAYMENT RECEIVED 000HD015292BAJAAADW34BP	7,193.00 C
06 Oct 25	TRANSACTIONS FOR HARDIK KHANDELWAL	
BISTRO GURGAON IND		148.00 D
09 Oct 25	BISTRO GURGAON IND	257.00 D
11 Oct 25	PAY*BISTRO GURGAON HAR	297.00 D
12 Oct 25	Blinkit BANGALORE IND	226.00 D
21 Oct 25	Payu*Instamart Grocery Bangalore IND	576.00 D

**Do not let fraudsters gain access to your personal & financial information!**

Never download suspicious third-party applications that give someone else the access to your device.



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. 15 Jul'25, below changes to come into effect: Minimum Amount Due (MAD) calculation will be 100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding. Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance in that order.



DO NOT TRUST ANYONE WITH YOUR CARD  
നിമ്മുകാർഡ് ഭട്ടജീവി നിമ്മുകുയ്യലിൽദേശം  
Don't hand over your card to anyone, including SBI Card representatives.  
ഒരുംബന്ധ കാർഡ് ഭട്ടജീവി രീപ്രെസിനും, ഘാരിനും നിമ്മുകാർഡ് അഞ്ച് സ്റ്റോപ്പിലിംഗിലിൽദേശം.



**Experience the joy of 5% Cashback on Online spends!**

T&amp;C Apply

**Don't miss out on 1% Cashback on Offline spends!**



T&amp;C Apply

\*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
Offer Cashback (₹) #	0.00	0.00	0.00
Petrol Surcharge Waiver(₹) #	0.00	0.00	0.00
Card Cashback (₹) #	72	1362	1362

# with effect from transactions dated 17-Nov-2011.

**Treatment of EMI benefits / services availed by the cardholder once the account turns NPA :**

A day after the statement is generated post account classification as NPA, all EMI plans (excluding restructured plans) available on the account shall be closed & the principal outstanding along with the outstanding interest accrued till the date of such EMI plans shall be debited to the Credit Card Account & 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 attract all applicable charges (including finance charges at applicable interest rate) as outlined in the MITC.

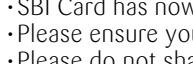
W.e.f. 15 Sep 2025, a revised 'Cheque Processing Fee' of Rs. 200 will be applicable on outstanding payments made via Cheque. This revision is reflective of the increased operational cost associated with offline payment modes. Payments made through digital channels such as UPI, BBPS, NEFT, etc will continue to be free of any additional charges. We encourage our cardholders to explore digital modes for hassle-free payments & faster credits.

**Important Notes**

- Description of Services :- Credit Card Services
- HSN Code : 997113
- 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) , 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.

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

	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 MMYY		
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 though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.
- As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to 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 the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed, however same will be billed in the subsequent card statement, incase the dispute is not closed in cardholders favor.
- All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.

The interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date (Encash, Encash Inline, BT on EMI & Flexipay)/Booking Confirmation Date (Merchant EMI) and the payment due date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.

**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

**IMPORTANT INFORMATION**

- [Important Terms & Conditions](#)
- [Charges & Cardholder Agreement](#)
- [Privacy Policy](#)
- [Reach Us](#)
- [Payment Options](#)

**CKYC**

CKYC (Central Know Your Customer) is a centralized database of KYC records of customers taking financial services from Banks, NBFCs etc. CKYC Identifier is a unique number generated for an individual on completing KYC formalities at the time of account opening/updation.

Transactions that remain unbilled on the statement date will reflect in the next cycle. You can check transaction status at <https://sbicard.com>, Mobile App or <https://ila.sbicard.com/>.

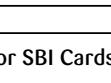
W.e.f. 1st Nov'25, the following charges will be levied on the below mentioned transactions. For more details, please refer the Most Important Terms and Conditions (MITC) on [www.sbicard.com](http://www.sbicard.com).

- Fee of 1% of the transaction amount applicable on Education Payments made through third-party apps. However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
- Fee of 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.

Declaration : I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Version 1.1 / OCT, 2025

For SBI Cards and Payment Services Limited (SBI Card).

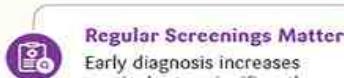


Authorized Signatory



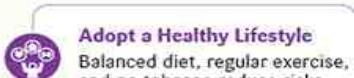
## STAY AHEAD OF CANCER ACT EARLY. SAVE LIVES.

Cancer is preventable, treatable and its impact can be minimised with timely action.



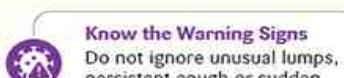
### Regular Screenings Matter

Early diagnosis increases survival rates significantly.



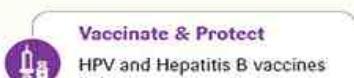
### Adopt a Healthy Lifestyle

Balanced diet, regular exercise, and no tobacco reduce risks.



### Know the Warning Signs

Do not ignore unusual lumps, persistent cough or sudden weight loss.



### Vaccinate & Protect

HPV and Hepatitis B vaccines help prevent certain cancers.

Your Health Matters! Prioritize regular check-ups and spread awareness.



SBI Card, in collaboration with prominent NGOs' is working towards the betterment of society through varied initiatives in Education, Skill Development, Environment, Rural Development and Healthcare.



### 2500 Smiles: A Step towards Pediatric Cancer Care

SBI Card, in collaboration with CanKid...Kids can supported over 2,500 pediatric cancer patients by providing access to treatment, care, and human right advocacy; ensuring psychological and emotional support for beneficiaries and their families, enhancing quality of life during and post-treatment.



### Vaccination Drive for Cervical Cancer Protection

SBI Card partnered with YUVA UNSTOPPABLE for project "Healthy Bonds" in Varanasi, Uttar Pradesh; safeguarding Govt. school girls from cervical cancer by providing access to free vaccinations and awareness for holistic development and a healthier future.

Health and sustainability are two sides of the same coin; nurturing one means protecting the other for a thriving future.



## TRAVEL BOOKINGS MADE EASY!

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

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

T&C Apply

## HERE TO HELP YOU ANYTIME, ANYWHERE!



Simply chat with ILA, your Virtual Assistant for:

Statement

Spend Analyzer

Flexipay

Bill Pay & Recharge

Manage Card Usage

& much more

Visit [ila.sbicard.com](http://ila.sbicard.com)



## TURN YOUR HEAVY OUTSTANDING INTO LIGHT EMIs

Transfer your outstanding of other credit cards to your SBI Credit Card at low-interest rates.

For more details visit, [sbicard.com](http://sbicard.com)

T&C Apply



Track and manage all your utility bill payments with  
**FETCH & PAY**

Electricity



Gas



Water



DTH



Mobile



Insurance



and more categories

Log in to SBI Card website / Mobile App using your credentials to fetch your bill and make the payment.

MANAGE YOUR SBI CREDIT CARD ON  
**WHATSAPP!**

Opt in now to access your account anywhere, anytime.

Send 'Hi' to **9004022022**



Check Account Summary



Download Statement



Pay Bills for Mobile, DTH, Electricity, etc.



Check Reward Points



Book Flexipay EMI

And do much more.



Scan this QR Code  
to connect through  
WhatsApp



## DON'T LIMIT YOUR WISHES

Enable Overlimit facility beyond  
the credit limit of your card.

Visit: <https://sbicard.com/ovl>



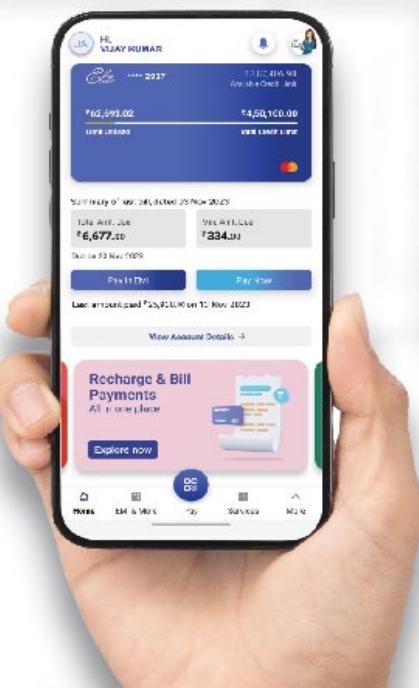
T&C Apply.

## GO DIGITAL WITH SBI CARD MOBILE APP

The one-stop-solution to manage your account.



Make Contactless  
Payments



View & Redeem  
Reward Points/Card  
Cashback



Easy & Secure  
Login



Location-based  
Offers

To download the SBI Card Mobile App, give a missed call at 9594666659

**Schedule of Charges**

<b>Credit Card Name</b>	<b>Annual Fee (Rs.)</b>	<b>Renewal Fee (Rs.)</b>
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
KrisFlyer SBI Card Apex	9,999	9,999
KrisFlyer SBI Card	2,999	2,999
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of 1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of 50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of 30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of 50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Etihad Guest SBI Card	1,499	1,499
Etihad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
IRCTC SBI card	500	500
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT"	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Yatra- SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Central Bank of India SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Central Bank of India SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
Central Bank of India SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
City Union Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SimplySAVE Merchant SBI Card	NIL	NIL
Reliance SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Reliance SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Titan SBI card	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card MILES	1,499	1,499 (Waived off on annual spends of 6 Lakh or more in the preceding year)
SBI Card MILES PRIME	2,999	2,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card MILES ELITE	4,999	4,999 (Waived off on annual spends of 15 Lakh or more in the preceding year)
Shaurya Select	NIL	NIL
South Indian Bank SBI Platinum Credit Card	2,999	2,999
South Indian Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
KVB SBI Signature Card	4,999	4,999
Karur Vysya Bank SBI Platinum Credit Card	2,999	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding year)
Karur Vysya Bank SBI Card	499	499 (Waived off on annual spends of Rs. 1 lakh or more in the preceding Year)
Central SBI Select Card	750	750
Central SBI Select+ Card	2999	2999
FBB SBI Styleup Card	499	499
IRCTC SBI Platinum Card	500	500
South Indian Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
KVB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 lakh or more in the preceding Year)
KVB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 lakh or more in the preceding Year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of 10 lakh or more in the preceding Year)
SBI Card PRIME NRI Secured	1,500	1,500
Tata Neu Plus SBI Credit Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Tata Neu Infinity SBI Credit Card	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Apollo SBI Card SELECT	1,499	1,499 (Waived off on annual spends of Rs. 3 lakh or more in the preceding year)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Bank of Maharashtra SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card PURPLE	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Flipkart SBI Card	500	500 ( Waived off on Annual Spends of Rs 3.5 Lakh or more in the preceding year )
IndiGo SBI Card ELITE	4,999	4,999
IndiGo SBI Card	1,499	1,499

<b>Extended Credit</b>	
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	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards
Minimum Finance Charges	₹25
Minimum Amount Due	100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any) + 2% of remaining balance outstanding.
<b>Cash Advance</b>	
Cash Advance Limit	Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement. Max. cash withdrawal limit is Rs.15,000 per day on MCC - 6011(ATM Withdrawals), subject to Cash Advance Limit availability.Cash Advance is not available for MCC - 6010 ("over-the-counter" cash disbursement).
Free Credit Period	Nil
Finance Charges	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cardsThe above-mentioned charges will be applicable from the date of Cash withdrawal.
Minimum Finance Charges	₹25
<b>Cash Advance Fees</b>	
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)
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	₹250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)
Cheque Payment Fee	₹200
<b>Late Payment</b>	<b>Nil for Outstanding Amount due from ₹0 - ₹500;</b> <b>₹400 for Outstanding Amount due greater than ₹500 &amp; upto ₹1000</b> <b>₹750 for Outstanding Amount due greater than ₹1000 &amp; upto ₹10,000;</b> <b>₹950 for Outstanding Amount due greater than ₹10,000 &amp; upto ₹25,000;</b> <b>₹1100 for Outstanding Amount due greater than ₹25,000 &amp; upto ₹50,000;</b> <b>₹1300 for Outstanding Amount due greater than ₹50,000</b> <b>₹100</b> <b>₹500 for Outstanding Amount due greater than ₹1000</b> 2.5% of Overlimit Amount (subject to a minimum of Rs 600). Overlimit Fee will not be reversed in case of transaction reversal / cancellation /refund
<b>Additional late payment charges</b>	
<b>Late Payment Charges on RE</b>	
Overlimit Fee	₹100 - ₹250 (₹1500 for Aurum) Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)
Card Replacement	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Emergency Card Replacement (When Abroad)	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Foreign Currency Transaction Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Dynamic Currency Conversion Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Rewards Redemption Fee	₹99. Applicable only on physical product, Statement Fee Credit & on vouchers that are sent physically as specified in the individual product Terms & Conditions, for all cards except AURUM.
Utility Payments Fee****	w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.
Fee on Education Payment Transactions^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on Education Payments made through third-party apps.^ However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
Fee on Wallet Load Transactions^^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.
Processing Fee on all Rent Payment Transactions***	₹199. Processing Fee will not be reversed in case of transaction reversal / cancellation / refund
Priority Pass Lounge Charges	All Airport Lounge visits within India through Priority Pass Program will be charged an usage fee of up to USD27 per visit + applicable taxes. All Airport Lounge visits outside India through Priority Pass Program, after exhausting the complimentary visits, will be charged with a usage fee of up to USD27 per visit+applicable taxes. For details, please visit sbicard.com
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.
<b>Surcharge</b>	
Railway Tickets - <a href="http://www.irctc.co.in">www.irctc.co.in</a>	As prescribed by IRCTC / Indian Railways
Petrol & all products/services sold at petrol pumps	1% of transaction amount + all applicable taxes Fuel surcharge is levied by acquiring bank providing the terminal to the merchant.The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value. 1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards.Fuel surcharge waiver terms and conditions may vary.Refer product T&Cs for details.

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%. \*\*\*All transactions towards payment of rent through any merchant will be levied Rs.199+Applicable Taxes as processing fee. All the transactions identified under Merchant Category Code (MCC) 6513 will be considered as rent payment transactions.

### 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.**

**To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance."**

#### SMA & NPA

•Special Mention Accounts ('SMA'):

In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')" with the three sub-categories as given in the table below.

Credit cards are treated as "Loans other than revolving facilities".

SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days &upto 60 days from PDD
SMA – 2	More than 60 days &upto 90 days from PDD

Example regarding classification of SMA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA-0.

If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1.

Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.

•Non-Performing Asset ('NPA'):

A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBI Card tagged as NPA, all cards of the customer will be classified as NPA.

Example regarding classification of an account as NPA:

If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.

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](mailto: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 Card discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.

In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as 'Default' to credit information bureaus / agencies.

Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.

## Let's Connect! Let's Simplify!

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

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

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

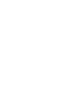
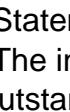
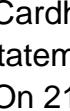
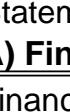
 **By Letter** Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or Post Bag No.28, GPO, New Delhi – 110001

**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](mailto:nodalofficer@sbicard.com). If concern not resolved within 15 days, you may approach Mr. Manish Dewan - Head, Customer Services at [CustomerServiceHead@sbicard.com](mailto: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 payment for your SBI Credit Card

	<b>Pay via Standing Instruction (e-NACH)</b> Enroll for e-NACH for automated and hassle-free bill payments, every month. Your card dues will be deducted directly from your bank account on the Payment Due Date. For more details visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Pay via UPI</b> You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code.
	<b>NEFT (National Electronic Funds Transfer)</b> Pay your SBI Credit Card outstanding using NEFT and get instant credit to your card account, 24X7. Use your 15/16-digit credit card number as Beneficiary A/c & IFSC Code SBIN00CARDS to register
	<b>YONO by SBI</b> Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account.
	<b>PayNet</b> Click on PayNet at <a href="http://www.sbicard.com">www.sbicard.com</a> 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 <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Debit Card Payment</b> Pay online using selected banks debit card. Payment will reflect instantly on your SBI Credit Card account. For more details, visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>VISA Credit Card Pay</b> Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly.
	<b>Auto Debit</b> Authorize SBI Card to debit your bank account (savings/current) by filling the Auto Debit mandate available at selected banks. For more details, visit <a href="http://www.sbicard.com">www.sbicard.com</a>
	<b>Mastercard MoneySend</b> Download any authorized third-party payment app / use a platform that supports the Mastercard MoneySend payment mode. Your payment will be credited instantly to your credit card account.
	<b>BBPS</b> Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System.
	<b>OTC</b> Pay your SBI Credit Card dues over the counter at any SBI Branch in India.
	<b>ATM</b> Pay at any SBI ATM with your SBI Debit Card. This service is available at all SBI ATMs across India.
	<b>Cheque</b> Pay your SBI Credit Card dues through cheque. You can drop your cheque at any of the SBI Card drop boxes available across India.
Note: For smooth processing of payment made towards your card outstanding, please avoid using payment modes not advised by SBI Card. To know more about the ways to make payment, please visit <a href="https://sbicard.com/en/personal/pay.page">https://sbicard.com/en/personal/pay.page</a> .	
<b>Important Communication on Payment Decline:</b> As per SBI Card internal policy, payments made by customer through any instant channel (NEFT, Visa Money Transfer, MasterCard MoneySend, BBPS, Paynet, Debit Card or UPI) will be declined if the amount paid is more than the current outstanding. Hence, customers are advised not to make excess payment towards their credit card.	

### 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 3.75% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 31.07
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Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 16.03
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Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days)	₹ 11.10
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Total Finance Charge for 2nd June cycle	₹ 58.19
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### 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.
• SimplySAVE Merchant SBI Card is a charge Card.
• This card does not offer Cardholder a revolving credit facility. Cardholder has to pay Total Amount Due Printed on the Statement.
• For the purposes of SimplySAVE Merchant SBI Card only, the Total Amount Due (TAD) will be construed to be equal to the Minimum Amount Due (MAD).

**Order of payment settlement** -Payment received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance, in that order.

\*\*\*\* Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.

^ Identified under Merchant Category Code (MCC) 8211, 8220, 8241, 8244, 8249 and 8299, on best effort basis.

^^Third Party Apps like (but not limited to) CRED, Cheq, MobiKwik etc.

^^Identified under Merchant Category Code (MCC) 6540 and 6541, on best effort basis.

The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.