

GSTIN of SBI Card : 06AAECS5981K1ZV  
SIDDHIRAJ PEDNEKAR

Stmt/Debit Note/Credit Note/Tax Invoice  
(DUPLICATE FOR SUPPLIER)

Credit Card Number		
XXXX XXXX XXXX XX46		
*Total Amount Due ( ₹ )		
19,450.00		
**Minimum Amount Due ( ₹ )		
1,265.00 <a href="#">Pay Now</a>		
PLACE OF SUPPLY : GOA/30/GOA		
STMT No. : D20121020593		
Credit Limit ( ₹ ) (including cash)	Cash Limit ( ₹ ) (as part of credit limit)	Statement Date
62,000.00	6,000.00	07 Dec 2020
Available Credit Limit ( ₹ )	Available Cash Limit ( ₹ )	Payment Due Date
42,550.38	6,000.00	27 Dec 2020

ACCOUNT SUMMARY

Previous Balance ( ₹ )	Payments, Reversals & other Credits ( ₹ )	Additions		Total Outstanding ( ₹ )
		Purchases & Other Debits ( ₹ )	Fee, Taxes & Interest Charges ( ₹ )	
33,645.20	33,665.00	17,449.80	2,019.62	19,450.00

SHOP & SMILE SUMMARY

Previous Balance	Earned	Redeemed/Expired/ Forfeited	Closing Balance	Points Expiry Details
9150	404	36	9518	76 points will get expired by 31 Jan 2021 if not redeemed

Date	Transaction Details for Statement dated 07 Dec 2020	Amount ( ₹ )
23 Nov 20	PETROL TRXN FEE RVRSL EXCLUDING TAX	10.00 C
27 Nov 20	PETROL TRXN FEE RVRSL EXCLUDING TAX	10.00 C
30 Nov 20	PAYMENT RECEIVED 000000000VHD49515010745	33,645.00 C
07 Dec 20	FIN CHARGE ON RETAIL (EXCL TAX 308.08)	1,711.54 D
	IGST DB @ 18.00%	308.08 D
	TRANSACTIONS FOR SIDDHIRAJ PEDNEKAR	
08 Nov 20	PAY*Ave Miriam SOUTH GOA IN	796.00 D
08 Nov 20	SHRI HAIR AND BEAUTY S PANJIM IN	150.00 D
13 Nov 20	BLUETOKAI COFFEE GOA IN	450.00 D
17 Nov 20	OASIS PANAJIM IN	202.00 D
17 Nov 20	ZANTYE CASHEW NUTS PANJIM IN	740.00 D
23 Nov 20	HPCL KAVLEKARS FUEL ST GOA IN	1,011.80 D
27 Nov 20	SHREE MAHALAXMI SHAKTI CARANZALEM IN	1,011.80 D
28 Nov 20	GOA BAZAAR GOA IN	486.00 D
28 Nov 20	SINARI AUTO SERVICE PANJIM IN	202.00 D
28 Nov 20	ZANTYE CASHEW NUTS PANJIM IN	420.00 D
28 Nov 20	M S DANGUI CO PANAJIM IN	948.00 D
29 Nov 20	IBIBO GROUP PRIVATE LI GURGAON IN (Pay in EMIs)	6,989.00 D
01 Dec 20	SWIGGY HTTPS://WWW.S IN	228.00 D
01 Dec 20	PAYTM NOIDA IN	89.20 D
01 Dec 20	PAYTM WALLET NOIDA IN	99.00 D
01 Dec 20	PAYTM WALLET NOIDA IN	99.00 D
03 Dec 20	HOLIDAY INN EXPRESS AN BANGALORE IN (Pay in EMIs)	3,528.00 D

DON'T SHARE YOUR OTP

OTP (One Time Password) is a 6 digit number that you receive to complete an online transaction.  
ओटीपी (वन टाइम पासवर्ड) एक 6 अंकों का नंबर होता है, जिसका उपयोग आप ऑनलाइन लेन-देन के लिए करते हैं.

NEVER SHARE it with anyone!  
इसे कभी भी किसी से भी साझा न करें

MAKE EVERY SPEND A REWARDING ONE!

Get 10 Reward Points\* per ₹100 spent on Dining, Departmental stores and Grocery with your SBI Card ELITE.

\*T&C Apply

COMPLIMENTARY TRIDENT PRIVILEGE MEMBERSHIP

- 1,000 Welcome Trident Privilege (TP) Points
- Enjoy benefits of 1,500 Bonus Points on your first night stay. Get additional ₹1,000 hotel credit on extended night stay

Log onto sbicard.com for more details

SAVINGS AND BENEFITS SECTION

	For this statement	For this year	From the card issue date
Cash Back (₹)#	0.00	0.00	0.00
Petrol Surcharge Waiver (₹)#	20.00	169.68	937.41
Reward Points	404	3698	47148

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

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

Important Notes


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

Log onto [sbicard.com](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 MMY XXXX = Last 4 Digits of the Card No.	

Important Information on Disputed Transaction(s):

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

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

Version 1.0 / AUG, 2021

For SBI Cards and Payment Services Limited (SBI Card) (formerly known as SBI Cards and Payment Services Private Limited)



Authorized Signatory



SERVING. HELPING. REVIVING.

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



**Robust Health Infrastructure**  
Established 2 oxygen plants & supplied 45300 Rapid Antigen Test Kits, 20 BiPAP machines, 27 ventilators, 2 Ambulances in fight against Covid-19.



**5 Mobile Medical Units**  
Providing primary healthcare services in urban slums of Agra, Chennai, Delhi and Gurugram.



**Supporting 36,500 Underprivileged Citizens**  
Distribution of dry ration to elderly & differently abled, along with food, stationary & basic hygiene items to disadvantaged children.



**Reaching to 1,845 Villages**  
Spreading Covid-19 awareness among approx. **17,25,000 people** through distribution of cotton face masks, apron, headcap, hand soap and COVID awareness pamphlets.



More Rewards, For Spending Abroad!



Enjoy one of the lowest foreign exchange mark-ups of just 1.99% with your SBI Card ELITE.  
Also, earn 2 Reward Points for every ₹100 that you spend abroad.



Go Digital with SBI Card Pay.

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

To download the App, give a missed call on 95946 666659

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

\*T&C Apply

MANAGE YOUR CARD USAGE



IT'S JUST A CLICK AWAY!

More smiles with EMIs



\*T&C Apply

For more details visit, sbicard.com/offers





## ASK ILA — for — QUICK QUERY RESOLUTION

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

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

Start chatting at [ila.sbicard.com](https://ila.sbicard.com) or login to SBI Card Mobile App

## Login made simple.

Now log in to [sbicard.com](https://sbicard.com) using your  
mobile number or card number & OTP



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

- | Electricity | Gas | Water | DTH | Mobile | Insurance |
|-------------|-----|-------|-----|--------|-----------|
|             |     |       |     |        |           |

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

## One App. Multiple Benefits.

- Easy & Secure login
- Make Contactless payments
- Utility bill payments & Travel bookings
- Location-based offers
- View & Redeem Reward Points



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

Schedule of Charges	
<b>Fees</b>	₹0-9,999
Annual Fee (one time)	₹0-9,999
Renewal Fee (per annum)	Nil
Add on Fee (per annum)	
<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	3.50% p.m. (42% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Secured Cards and Shaurya Cards
Overdue Finance Charges	3.65% per month (43.8% p.a.) if the Minimum Amount Due is not paid by the due date twice in a 12-month period (except for secured & Shaurya cards)
Minimum Finance Charges	₹25
Minimum Amount Due	5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any)
<b>Cash Advance</b>	
Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards).
Free Credit Period	Nil
Finance Charges	3.5% p.m. (42% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Secured Cards & Shaurya Cards from the date of withdrawal.
Overdue Finance Charges	3.65% per month (43.8% p.a.) if the Minimum Amount Due is not paid by the due date twice in a 12-month period (except for secured & Shaurya cards)
Minimum Finance Charges	₹25
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
International ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	₹250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)
Statement Retrieval	₹100 per Statement (>2 months old)
Cheque Payment Fee	₹100
<b>Late Payment</b>	<b>Nil for Total Amount due from ₹0 -₹500;</b>
<b>Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.</b>	<b>₹400 for Total Amount due greater than ₹500 &amp; upto ₹1000</b>
<b>An additional Late Payment Charge of Rs. 100 will be levied on missing payment of Minimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the MAD is cleared.</b>	<b>₹750 for Total Amount due greater than ₹1000 &amp; upto ₹10,000;</b>
	<b>₹950 for Total Amount due greater than ₹10,000 &amp; upto ₹25,000;</b>
	<b>₹1100 for Total Amount due greater than ₹25,000 &amp; upto ₹50,000;</b>
	<b>₹1300 for Total Amount due greater than ₹50,000</b>
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹600)
Card Replacement	₹100 - ₹250 (₹1500 for Aurum)
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)
Foreign Currency Transaction & Reversal	Conversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only)
Dynamic & Static Currency Conversion Transaction & Reversal	Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000)
Rewards Redemption Fee	₹0 - ₹99
Priority Pass/Dream Folks Lounge Charges	\$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.
<b>Surcharge</b>	
Railway Tickets - Railway Counters	₹30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1% of transaction amount + all applicable taxes
Petrol & all products/services sold at petrol pumps	1% of transaction value with minimum fee of Rs 10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs500 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 for all other cards.
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹75)

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

**\*\*Applicable taxes means:-** For the cardholders having state of residence in the records of SBI Card on the statement date as "Haryana" - Central Tax @ 9% and State Tax @ 9%  
 - For the cardholders having state of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%

Important Points	
<b>"Payment of any amount lesser than the Total Amount Due in any month results in interest accrual on the balance outstanding amount including any new purchases and cash advances. Further, making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance."</b> <b>SMA &amp; NPA</b> .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 <b>chargeback@sbicard.com</b> No new statement will be sent, in case of credit balance and no new transaction on the account within 30 days of the last statement. SBI Cards may not approve High Risk Transactions (e.g. Jewellery etc.) to prevent misuse or potential fraud on your SBI Card. SBI Cards discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.	










Easier.Faster.Friendlier.	
 <b>By Phone</b>	For All Card (except AURUM) : <b>39 02 02 02</b> (prefix local STD code) or <b>1860 180 1290</b>
 <b>By E-mail</b>	For All Card (except AURUM) : <b>customercare@sbicard.com</b>
 <b>By Web</b>	For All Card (except AURUM) : Log on to <b>www.sbicard.com</b> and register
 <b>By Letter</b>	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 <b>CUSTOMER GRIEVANCE REDRESSAL:</b> All grievance escalations should be marked to Mr. Prosenjit Dhar (Nodal Officer), SBI Cards at above address or via email at nodalofficer@sbicard.com. If concern not resolved within 15 days, you may approach Mr. Monish Vohra - Head, Customer Services at CustomerServiceHead@sbicard.com

**BILLING AND STATEMENT**

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

**Ways to make your SBI Card payment**

	<b>PayNet</b> Click on PayNet at www.sbicard.com to make your payment online through netbanking or your SBI ATM cum debit card. Payment will reflect instantly on your SBI Credit Card account. For bank details, please log onto www.sbicard.com
	<b>Online SBI</b> Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Payment will reflect instantly on your SBI Credit Card account.
	<b>NEFT (National Electronic Funds Transfer)</b> Pay SBI Card bill ONLINE from any bank (except SBI) account Our IFSC code is <b>SBIN00CARDS</b> ; <b>Bank name</b> – SBI Credit Card – NEFT <b>Bank Address</b> – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai Your payment will be credited <b>within 3 banking hours</b> .
	<b>Pay via UPI</b> Get instant credit by making payment of SBI Credit Card bill through BHIM SBI PAY. It is a UPI app which enables Instant Transfer of funds between two banks
	<b>Over The Counter Payment</b> Pay in cash or SBI cheques at SBI Branches. Your payment will be credited in 2 working days. Maximum cash payment allowed through OTC channel for payment of outstanding is Rs.49999/- per transaction.
	<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>Electronic Bill Payment</b> Pay online, directly from your bank account through Net Banking or though ATM using Bill Pay service of your bank.Currently available with State Bank of India, Indian Overseas Bank, CitiBank & Bank of India. Your payment will be credited in 3 working days

**An illustration of the Finance Charge Calculation:**

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

<b>A) Finance Charge calculated= (Outstanding Amount X 3.50% X 12 Months X No. of Days) /365</b>	
Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 28.99
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 14.95
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June ( 9 Days)	₹ 10.35
Total Finance Charge for 2nd June cycle	₹ 54.29

**B) Total Principal Amount Outstanding = ₹2,000**  
(Balance ₹1,000 outstanding from last month's billing period + ₹1,000 fresh purchase)  
Hence Total Amount Due = (A) + (B) + Applicable taxes  
If Minimum Amount Due of ₹ 200 is not paid by due date of 22nd May, Late Payment charges as applicable would be levied

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

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