Available Credit Limit (₹)

22,950.92

Monthly Statement

Pay Now

Payment Due Date

27 Dec 2021



GSTIN of SBI Card: 06AAECS5981K1ZV Stmt/Debit Note/Credit Note/Tax Invoice SIDDHIRAJ PEDNEKAR Credit Card Number XXXX XXXX XXXX XX46 *Total Amount Due (₹) 39 049 00 PLACE OF SUPPLY : GOA/30/GOA **Minimum Amount Due (₹) : D21120978145 1,952.00 Cash Limit (₹) (as part of credit limit) Credit Limit (₹) (including cash) Statement Date 07 Dec 2021 62,000.00 6.000.00

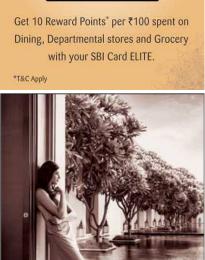
(DUPLICATE FOR SUPPLIER)

DON'T SHARE YOUR OTP

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

MAKE EVERY SPEND A **REWARDING ONE!**





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

ACCOUNT SUMMARY

Available Cash Limit (₹)

6,000.00



SHOP & SMILE SUMMARY

Previous Balance	Earned	Redeemed/Expired/ Forfeited	Closing Balance	Points Expiry Details
2392	790	0	3182	NONE

Date	Transaction Details for Statement dated 07 Dec 2021	Amount (₹)
27 Nov 21	PAYMENT RECEIVED 00000000WCBI0439201584	31,133.00	С
	TRANSACTIONS FOR SIDDHIRAJ PEDNEKAR		
10 Nov 21	SWIGGY MUMBAI IN		D
15 Nov 21	PAYTM NOIDA IN		D
16 Nov 21	AMAZON PAY INDIA PRIVA BANGALORE IN (Pay in EMIs)	· · · · · · · · · · · · · · · · · · ·	D
23 Nov 21	PAYTM NOIDA IN		D
25 Nov 21	ACCORPLUS MUMBAI IN (Pay in EMIs)	,	D
27 Nov 21	ZOMATO NEW DELHI IN		D
27 Nov 21	AMAZON PAY INDIA PRIVA BANGALORE IN (Pay in EMIs)	· · · · · · · · · · · · · · · · · · ·	D
28 Nov 21	ZOMATO NEW DELHI IN		D
01 Dec 21	AMAZON PAY INDIA PRIVA BANGALORE IN	· '	С
02 Dec 21	PAYTM NOIDA IN		D
04 Dec 21	PAYTM NOIDA IN		D
04 Dec 21	Dreamplug Technologies BANGALORE IN		D
04 Dec 21	SWIGGY MUMBAI IN		D
04 Dec 21	CRED Visa Online IN		С
06 Dec 21	PHONEPE RECHARGE. GURGAON IN (Pay in EMIs)	· '	D
06 Dec 21	SWIGGY MUMBAI IN	84.00	D

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. 01 Nov 2021, the rate of finance charges on Shaurya SBI Card and all Defense cards will be

>W.e.f. 05 Oct 2021, the Rate of Interest for Flexipay EMI will be revised to 20% per annum from the existing rate of 22% per annum. This change will be effective for all new bookings only.

>The one-time Processing Fee on Encash bookings will be revised from 1.5% to 2% of the booking amount, subject to a minimum of Rs. 499 and a maximum of Rs. 3,000. These changes will be affective from 03 be 2022, All acceptance to 1.5% to 2.5% of the booking amount, subject to a minimum of Rs. 499 and a maximum of Rs. 4,000. These changes





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 (₹)#	0.00	0.00	937.41
Reward Points	790	2690	49968

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-notices.page)

Important Notes

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

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

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







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 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

- 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)



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.





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













	Schedule of Charges			
Fees Annual Fee (one time)	₹0-9,999 ₹0-9,999			
Renewal Fee (per annum) Add on Fee (per annum)	Nil			
Extended Credit Interest Free Credit Period	20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)			
Finance Charges	3.50% p.m. (42% p.a.) for Unsecured Cards; 2.75% p.m.			
Overdue Finance Charges	(33% p.a.) for Secured Cards and Shaurya Cards 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 Minimum Amount Due	₹25 5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any)			
Cash Advance Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards).			
Free Credit Period Finance Charges	Nil 3.5% p.m. (42% p.a.) for Unsecured Cards; 2.75% p.m.			
Overdue Finance Charges	(33% p.a.) for Secured Cards & Shaurya Cards from the date of withdrawal. 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			
Minimum Finance Charges Cash Advance Fees	secured & Shaurya cards) ₹25			
SBI ATMs/Other Domestic ATMs International ATMs Other Charges & Fees Cash Payment fee	2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500) ₹250			
Payment Dishonor fee Statement Retrieval Cheque Payment Fee	2% of Payment amount (subject to a minimum of ₹500) ₹100 per Statement (>2 months old) ₹100			
Late Payment Late Payment charges will be applicable if Minimum Amount Due is	Nil for Total Amount due from ₹0 -₹500; ₹400 for Total Amount due greater than ₹500 & upto ₹1000			
not paid by the payment due date. An additional Late Payment Charge of	₹750 for Total Amount due greater than ₹1000 & upto ₹10,000;			
Rs. 100 will be levied on missing payment of Minimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will	₹25,000; ₹1100 for Total Amount due greater than ₹25,000 & upto ₹50,000;			
continue to be levied for every payment cycle until the MAD is cleared	₹1300 for Total Amount due greater than ₹50,000 d.			
Overlimit Card Replacement Emergency Card Replacement (When	2.5% of Overlimit Amount (subject to a minimum of ₹600) ₹100 - ₹250 (₹1500 for Aurum) Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)			
Abroad) Foreign Currency Transaction & Reversal	Conversion manufacture 2 500/ /For All Condo Freezet Fitte 9			
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.			
Surcharge Railway Tickets - Railway Counters	₹30 + 2.5% of transaction amount			
Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps	1% of transaction amount + all applicable taxes 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)			
Minimum Amount Due (which is inclusive Outstanding), Fees & Other Charges, Inte and Cash Advance. All taxes would be charged.	nents made for a cardholder account will be settled in the order of of all applicable taxes + EMI on EMI based products + 5% of Total rest charges, Balance Transfer Outstanding, Purchase Outstanding arged as applicable on all the above Fees, Interest & Charges. BI Card must not be overdue, suspended, blocked,cancelled or emption request.			
**Applicable taxes means:- For the cardhostatement date as "Haryana" - Central Tax	olders having state of residence in the records of SBI Card on the @ 9% and State Tax @ 9%			
-	ence in the records of SBI Card on the statement date as other			
_	Important Points			
accrual on the balance outstanding Further, making only the minimum	an the Total Amount Due in any month results in interest amount including any new purchases and cash advances. In payment every month would result in the repayment interest payment on your outstanding balance."			
.Special Mention Accounts ('SMA'):	s, SBI Card is required to identify incipient stress in the account by			
	cial Mention Accounts ('SMA')" with the three sub-categories as			
Sim (Sab satisficities	classification [Principal or interest payment or any other amount partly overdue]			
SMA – 0 Upto 30 d SMA – 1 More than	ays from Payment Due Date ('PDD'). 30 days &upto 60 days from PDD			
SMA – 2 More than Example regarding classification of SMA	: 60 days &upto 90 days from PDD			
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 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.				
	ling your account to credit information bureaus / agencies on a			



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

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

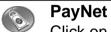
By Letter Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or Post Bag No.28, GPO, New Delhi – 110001

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. If concern not resolved within 15 days, you may approach Mr. Monish Vohra - Head, Customer Services at CustomerServiceHead@sbicard.com

BILLING AND STATEMENT

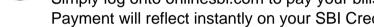
SBICPSL will send the Cardholder a monthly statement showing the payments credited and the transactions debited to the Cardholder's Account since the last statement, provided the card has been active during the said period. SBICPSL will either mail a statement of transactions in the card account to the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

Ways to make your SBI Card payment



Online SBI

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



Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Payment will reflect instantly on your SBI Credit Card account. **NEFT (National Electronic Funds Transfer)**

Pay SBI Card bill ONLINE from any bank (except SBI) account Our IFSC code is SBIN00CARDS; Bank name - SBI Credit Card - NEFT

Bank Address - Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai Your payment will be credited within 3 banking hours.

Get instant credit by making payment of SBI Credit Card bill through BHIM SBI PAY. It is a UPI app

which enables Instant Transfer of funds between two banks

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

YONO by SBI

Pav via UPI

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



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

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

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

B) Total Principal Amount Outstanding = ₹2,000

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

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

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

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

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