

Date : May 07, 2020

Dear SIDDHIRAJ PEDNEKAR,

We would like to bring to your notice that the payment for your SBI Credit Card number XXXX XXXX XXXX XX46 is overdue.

Below is a brief summary of your Credit Card account:

Total Amount Due (TAD): 22,253.00 Minimum Amount Due (MAD): 2,946.00

You are requested to make immediate payment in favour of SBI Credit Card number XXXX XXXX XXXX XX46.

You may choose from a host of payment options like Paynet, Visa Credit Card pay, NEFT payment and others. For more details of payment options or to access online statements for latest 24 months, please visit our website www.sbicard.com or contact our SBI Credit Card helpline numbers given below.

In case of any further query, you are requested to write us at customercare@sbicard.com or contact SBI Credit Card helpline number at 39 02 02 02 or 1860 180 1290 (if calling from MTNL and BSNL lines). Our customer service representatives are available from Monday to Saturday between 7am to 7pm. However, IVR & Emergency Services for lost credit card blocking on above mentioned helplines are available 24X7 hours.
Please ignore if the payment has already been made

Warm Regards,

SBI Card

Important: We would like to inform you that all your financial transaction history now gets recorded in the Credit Bureaus which is an initiative of the Government of India and the Reserve Bank of India. Credit Bureaus share your credit information with its members in the form of credit information report. We would request you to make regular payments of your outstanding by the payment due date, in order to maintain a good credit history.

This letter is system generated and does not require any signature.

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

SIDDHIRAJ PEDNEKAR		Credit Card Number
		XXXX XXXX XXXX XX46
		*Total Amount Due (₹)
		22,253.00
		**Minimum Amount Due (₹)
		2,946.00 Pay Now
PLACE OF SUPPLY : GOA/30/GOA		
STMT No. : D20051006708		

Credit Limit (₹) (including cash)	Cash Limit (₹) (as part of credit limit)	Statement Date
62,000.00	6,000.00	07 May 2020
Available Credit Limit (₹)	Available Cash Limit (₹)	Payment Due Date
39,746.71	6,000.00	IMMEDIATE

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
17,396.33	10.00	3,809.80	1,057.16	22,253.00

SHOP & SMILE SUMMARY

Previous Balance	Earned	Redeemed/Expired /Forfeited	Closing Balance	Points Expiry Details
24546	46	0	24592	NONE

Date	Transaction Details for Statement dated 07 May 2020	Amount (₹)
29 Apr 20	PETROL TRXN FEE RVRSL EXCLUDING TAX	10.00 C
07 May 20	FIN CHARGE ON RETAIL (EXCL TAX 161.26)	895.90 D
	IGST DB @ 18.00%	161.26 D
	TRANSACTIONS FOR SIDDHIRAJ PEDNEKAR	
23 Apr 20	ZANTYE CASHEW NUTS PANJIM IN	520.00 D
25 Apr 20	PAYTM NOIDA IN	273.00 D
29 Apr 20	C & M ENTERPRISES GOA IN	1,011.80 D
29 Apr 20	ZANTYE CASHEW NUTS PANJIM IN	440.00 D
29 Apr 20	OASIS PANAJIM IN	202.00 D
30 Apr 20	GSHCL CARANZALEM IN	364.00 D
04 May 20	AMAZON STANDING INSTRU MUMBAI IN	999.00 D

SAVINGS AND BENEFITS SECTION			
	For this month	For this year	From the card issue date
Cash Back (₹)#	0.00	0.00	0.00
Petrol Surcharge Waiver (₹)#	10.00	41.17	808.90
Reward Points	46	1394	44844

with effect from transactions dated 17-Nov-2011.

>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.

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

Past Due							
Overlimit	7 Due	6 Due	5 Due	4 Due	3 Due	2 Due	Current
0.00	0.00	0.00	0.00	0.00	0.00	1,724.65	1220.87

* *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.

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

Did You Know !

A Credit Information Report (CIR) generated by CIBIL is a factual record of borrower's credit payment history compiled from various credit providers. It helps lenders make informed decisions. The best measure to maintain a good CIR is to exercise good money management practices and make repayments on time.

Pay Instantly with PayNet

Pay your SBI Credit Card bills through PayNet & get instant credit to your account.

How to use PayNet:

- Login to sbicard.com & click on 'Pay Now' icon
- Select the amount & mode of payment
- Confirm the details & click on submit

T&C Apply

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

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

Important Notes

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

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

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



Safety First

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

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

	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

Version 1.0 / NOV, 2020

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

Authorized Signatory

Schedule of Charges	
Fees	₹0-9,999
Annual Fee (one time)	₹0-9,999
Renewal Fee (per annum)	Nil
Add on Fee (per annum)	
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. (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)
Cash Advance	
Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards).
Free Credit Period	Nil
Finance Charges	3.5% p.m. (42% p.a.) for Unsecured Cards; 2.75% 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)
Other Charges & Fees	
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
Late Payment	Nil for Total Amount due from ₹0 -₹500;
Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.	₹400 for Total Amount due greater than ₹500 & upto ₹1000
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.	₹750 for Total Amount due greater than ₹1000 & upto ₹10,000;
	₹950 for Total Amount due greater than ₹10,000 & upto ₹25,000;
	₹1100 for Total Amount due greater than ₹25,000 & upto ₹50,000;
	₹1300 for Total Amount due greater than ₹50,000
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹600)
Card Replacement	₹100 - ₹250 (₹1500 for Aurum)
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)
Foreign Currency Transaction & 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.
Surcharge	
Railway Tickets - Railway Counters	₹30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1% of transaction amount + all applicable taxes
Petrol & all products/services sold at petrol pumps	1% of transaction value with minimum fee of Rs 10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs500 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 for all other cards.
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹75)

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

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








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

Easier.Faster.Friendlier.	
 By Phone	For All Card (except AURUM) : 39 02 02 02 (prefix local STD code) or 1860 180 1290
 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 pre-determined date.

Ways to make your SBI Card payment

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