We had requested via app for the closure of SBI credit card in March 2022 also had asked for replacement of card in Dec 2021.  
No action has been taken on both the matters neither acknowledged.  
This issue has been brought up to your notice several times  over call on helpline in the past, wherein after hours of explanation you come to a point of agreement of fact and then reimburse the amount, but it takes a lot of effort to call you again and again to get the desired result.  
We pay on time mostly on the last day i.e 27th of every month.  
The amount gets debited on 27th in our bank accounts but somehow gets credited later in your account and it is harsh to pay fine when we make payment on time.

Also,