



GSTIN of SBI Card : 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

ASHA SHARMA

PLACE OF SUPPLY : GUJ/24/GUJARAT

STMT No. : C24050455270
CKYC No. : 10061707412846

Credit Card Number

XXXX XXXX XXXX XX98

*Total Amount Due (₹)

77,000.00

**Minimum Amount Due (₹)

3,850.00

[Pay Now](#)

Credit Limit (₹) (including cash)

77,000.00

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

7,700.00

Statement Date

05 May 2024

Available Credit Limit (₹)

0.00

Available Cash Limit (₹)

0.00

Payment Due Date

25 May 2024

ACCOUNT SUMMARY

Previous Balance (₹)		Payments, Reversals & other Credits (₹)		Additions		Total Outstanding (₹)
				Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
77,000.00	-	77,000.00	+	77,000.00	0.00	77,000.00

SHOP & SMILE SUMMARY

Previous Balance		Earned		Redeemed/Expired /Forfeited		Closing Balance	Points Expiry Details
5657	+	7520	-	7336	=	5841	NONE

Date	Transaction Details for Statement dated 05 May 2024	Amount (₹)
23 Apr 24	PAYMENT RECEIVED 000BD014114BADAAAC57F5V	77,000.00 C
23 Apr 24	TRANSACTIONS FOR ASHA SHARMA	
23 Apr 24	KRISHNA ENTERPRISE SURAT IN (Pay in EMIs)	77,000.00 D

DO NOT TRUST ANYONE WITH YOUR CARD
તમારા કાર્ડની સુરક્ષા છે તમારા હાથમાં

Don't hand over your card to anyone, including SBI Card representatives.
તમારું કાર્ડ કોઈને ન આપો, એસબીઆઈ કાર્ડ પ્રતિનિધિઓને પણ નહીં.

Get up to
7.25%
Value Back on Fuel Spends

- 7.25% Value back on spends at BPCL fuel stations
- 6.25% Value back on Bharatgas Payments through website and mobile app
- 10 Reward Points* on departmental stores, dining, grocery and movies
- 4 complimentary Domestic Airport Lounge access in a year

T&C apply. *For payments made through UPI, no Reward Point will be applicable on Fuel Spends.

ENABLE OVERLIMIT FACILITY
OVER AND ABOVE THE
CREDIT LIMIT OF YOUR CARD

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

For details refer
Most Important Terms & Conditions (MITC)

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

>Please note that the details related to your SBI Credit Card will appear in Credit Bureau records against a Unique ID ending with the last 3 digits of your card number.
>Note: Interest chargeable in first EMI is basis a 30-day period. W.e.f. 1st July 2024 , if the period between booking confirmation date (for Flexipay, CPP & Merchant EMI) / Fund Disbursement initiation date (for Encash, Encash Inline & BT on EMI) and Payment Due Date is less than 30 days, excess interest levied will be credited back. If the period is more than 30 days, remaining interest (chargeable beyond 30 days) will be debited in subsequent statement(s).

*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
Cash Back (₹)#	0.00	0.00	0.00
Petrol Surcharge Waiver (₹)#	0.00	0.00	5.50
Reward Points	7520	28837	91946

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)

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 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 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.

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 Air Accident / Personal Accident Insurance cover on certain credit cards.
To update the nominee details, please mail the Nominee Name and Relationship with the Nominee to customercare@sbicard.com from your registered E-mail ID.
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 : Oriental Insurance Company Ltd, Address: The Oriental Insurance Co. Ltd., Divisional Office, Thodupuzha (442600), 1st Floor, Jyothi Super Bazar, Thodupuzha, Idukki, Kerala –685584| Tel. No. : 0486 2222823

• 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.



IMPACT360

An SBI Card ESG initiative

LET THE SUN BE OUR GUIDE TO A GREEN TOMORROW

SBI Card encourages every customer to be part of India's Solar Revolution.



01
Install Solar Panels & power your home with electricity



02
Invest in solar powered devices like lights, water heaters & chargers



03
Use solar batteries for energy storage

Let's harness the power of the sun together and lead the charge towards an eco-friendly tomorrow.



SBI Card, in collaboration with many NGOs, is advancing Solar Panels Project for a cleaner future.

Commissioned and designed **1870 KWP Grid-tied Solar PV** to harness solar power as the ultimate renewable resource.



In partnership with Skill Council for Green Jobs, SBI Card installed:

- 300 KWp Grid-tied Solar PV Plants at two Govt. Hospitals in Delhi.
- 450 KWp Grid-tied Solar PV Plant at Civil Hospital, Gurugram.
- 200 KWp Grid-tied Solar PV Plant at PSSCIVE
- 300 KWp Grid-tied Solar PV Plant at AIIMS, Bhopal.



In partnership with Financial Inclusion Improves Sanitation and Health (FINISH), SBI Card installed 620 kWp Grid-tied Solar PV plants in 4 districts and sub-divisional hospitals of Rajasthan.



iPhone 16

Up to
₹5,000 Instant Discount*
on Apple products

The best offers on Apple's latest

*T&C Apply

For more details visit, sbicard.com

CUT DOWN ON YOUR BILLS NOT YOUR WISHES!

Convert big purchases into small EMIs with Flexipay at reduced rates of interest and processing fee as low as 1%.



JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

T&C Apply

For more details visit, 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.

T&C Apply

For more details visit, sbicard.com



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

Electricity



Gas



Water



DTH



Mobile



Insurance



and more categories

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



KHUSHIYON KA UTSAV

DISCOUNT | CASHBACK | EMI OFFERS



Unwrap the gift of happy moments
with exclusive offers* on your SBI Credit Card.



Up to 20% Instant Discount[^]
Max Discount: ₹9,000 per card;
Valid on EMI transactions only



Up to 22.5% Instant Discount[^]
Max Discount: ₹21,000 per card;
Valid on EMI transactions only



Up to ₹10,000 Instant Discount[^]
Valid on EMI transactions only



Up to 32.5% Instant Discount[^]
Max Discount: ₹30,000 per card;
Valid on EMI transactions only



Up to 22.5% Instant Discount[^]
Max Discount: ₹6,500 per card;
Valid on EMI transactions only



10% Instant Discount[^]
Max Discount: ₹7,000 per card;
Valid on EMI transactions only



Up to 10% Instant Discount[^]
Max Discount: ₹27,500 per card;
Valid on EMI transactions only



10% Instant Discount[^]
Max Discount: ₹16,000 per card;
Valid on EMI transactions only



Up to 20% Instant Discount[^]
Max Discount: ₹10,000 per card;
Valid on EMI transactions only

Validity: 01 Oct - 05 Nov 2024

*Terms & Conditions apply. Offers are not valid on SBI/Tata Corporate, SBI Paytm & CASHBACK SBI Credit Cards. Offer dates are subject to change without prior notice. No two offers can be clubbed.
[^] Valid only on transactions done through select EMI aggregators (Pinelabs/Innoviti/ Benow/ Paytm/Ezetap) under 'Brand EMI' option & only if Instant Discount/ Cashback is mentioned on chargeslip.
Customers are requested to retain chargeslip for 180 days post program end date.
15.5% to 16.5% rate of interest applicable on monthly reducing balance on EMI transaction basisture selected.
Above offers are also valid on Tata Retail Credit Cards.

Schedule of Charges		
Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
AURUM	9,999	9,999 (Waived off on annual spends of 12 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	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	300
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	300
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)

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 Shaurya, Defence Cards and Secured cards
Minimum Finance Charges		₹25
Minimum Amount Due		Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance Charge (if any) + Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any) W.e.f. 15th March 2024, in case 5% of (Finance Charge + Retail Spends and Cash Advance) is less than Finance Charges then MAD calculation will be Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + Overlimit Amount (if any)
Cash Advance		
Cash Advance Limit		Up to 80% of Credit Limit (Max.15K/day) for MCC - 6011 Cash Advance not available for MCC - 6010
Free Credit Period		Nil
Finance Charges		3.5% p.m. (42% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards The above-mentioned charges will be applicable from the date of Cash withdrawal.
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)
Cheque Payment Fee		₹100
Late Payment		Nil for Outstanding Amount from ₹0 -₹500; ₹400 for Outstanding Amount greater than ₹500 & upto ₹1000 ₹750 for Outstanding Amount greater than ₹1000 & upto ₹10,000; ₹950 for Outstanding Amount greater than ₹10,000 & upto ₹25,000; ₹1100 for Outstanding Amount greater than ₹25,000 & upto ₹50,000; ₹1300 for Outstanding Amount greater than ₹50,000
Additional late payment charges		
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 and SBI Card Miles Elite), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum and SBI Card Miles Elite). Foreign Currency Transaction fee will not be reversed in case of transaction refunds.
Dynamic & Static Currency Conversion Markup Fee		3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime and SBI Card Miles Elite), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum and SBI Card Miles Elite). Dynamic & Static Currency Conversion Markup Fee will not be reversed in case of transaction refunds.
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.
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.
Surcharge		
Railway Tickets - Railway Counters		As prescribed by IRCTC / Indian Railways
Railway Tickets - www.irctc.co.in		
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.
Payment of Customs duty		2.25% of transaction amount (subject to a minimum of ₹75)

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

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. Manish Dewan - 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 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
	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 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
	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
	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
	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 3.50% 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.	

• 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).	
---	--