

>Service Tax Registration No.: AAEC55981KST001 Service Tax Category: Credit Card, Debit Card, Charge Card or other payment card service.

G V V SHARMA ASST PROF INDIAN INSTITUTE OF INDIA HYD EE DEPARTMENT IIT HYDERABAD KANDI MEDAK 502285		Credit Card Number	XXXX XXXX XXXX 4585
		**Total Amount Due ( ₹ )	32,702.00
		**Total Amount Payable ( ₹ )	32,702.00
*** Credit Limit ( ₹ ) (including cash)	*** Cash Limit ( ₹ ) (as part of credit limit)	Statement Date	
1,00,000.00	0.00	02 Jun 2017	
*** Available Credit Limit ( ₹ )	*** Available Cash Limit ( ₹ )	Payment Due Date	
67,298.35	0.00	22 Jun 2017	

ACCOUNT SUMMARY

Opening Balance ( ₹ )	Payments, Reversals & other Credits ( ₹ )	Additions		Total Outstanding ( ₹ )
		Purchases & Other Debits ( ₹ )	Fee, Taxes & Interest Charges ( ₹ )	
95,514.36	95,514.00	32,701.29	0.00	32,702.00

SHOP & SMILE SUMMARY

Opening Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
0	0	0	0	0 points will get expired by if not redeemed

Date	Transaction Details <small>for Statement dated 02 Jun 2017</small>	Amount ( ₹ )
10 May 17	NEFT CORPORATE PAYMENT RECEIVED	95,514.00 C
	TRANSACTIONS FOR G V V SHARMA	
04 May 17	ATRIA CONVERGENCE TECH MUMBAI IN	1,208.00 D
04 May 17	AMAZONS SVCS BANGALORE IN	1,850.00 D
07 May 17	UBER INDIA SYSTEMS PVT NEW DELHI IN	628.77 D
07 May 17	UBER INDIA SYSTEMS PVT NEW DELHI IN	788.63 D
18 May 17	UBER INDIA SYSTEMS PVT NEW DELHI IN	548.18 D
19 May 17	WWW.AIRTEL.IN WWW.AIRTEL.IN IN	115.00 D
23 May 17	AMAZONS AODS BANGALORE IN	563.00 D
23 May 17	INDIGO GURGAON IN	13,400.00 D
23 May 17	Retail_ccavenues_com MUM IN	289.94 D
23 May 17	Retail_ccavenue_com MUM IN	12,196.00 D
24 May 17	INTERGLOBE AVIATION LT GURGAON IN	150.00 D
25 May 17	BHARTI AIRTEL LTD-ANDH NEW DELHI IN	69.00 D
27 May 17	CINNAMON LOUNGE AND RE RAIPUR IN	233.00 D
27 May 17	UBER INDIA SYSTEMS PVT NEW DELHI IN	592.77 D
01 Jun 17	WWW.AIRTEL.IN WWW.AIRTEL.IN IN	69.00 D

Total Amount Due(TAD) needs to be paid by payment due date to avoid levy of finance charges on new transaction done after the statement date.

Important Messages

>The SBI Corporate Card is meant for official expenses only. The offers (and similar other offers)should be availed in compliance with your Organisation's Corporate Card Policy. Please speak to your Organisation's Corporate Card Program Manager for more details on this policy, prior to availing these offers.  
>Statements will be sent only in case a transaction is made on your account.To view your latest statements please log on to [www.sbicard.com](#)  
>Consequent to the revision in Fuel Surcharge levy on credit card transactions from 2.5% to 1%, Fuel Surcharge Waiver on your SBI Corporate Card has been revised to 1% w.e.f 26th April'17.

\*\*Amount required to be paid this month in order to avoid levying of finance charges(Please refer overleaf for charges)  
Content of this Statement will be considered correct if no error is reported within 20 days.  
\*\*\*All credit & cash limits (including temporary limit) shown do not include Dynamic Credit Limit facility, as may be applicable on your Corporate card. For any clarification, please contact our Corporate Services team.

UPDATE YOUR CONTACT DETAILS

Dear G V V SHARMA

Your contact details registered with SBI Card are 09885013891 & gadepall@iith.ac.in

In case of a change, please update your details to get regular updates and know about our offers.

To update, please log onto [sbicard.com](#) or call SBI Card helpline.



Privileged stays, privileged rates

Get special deals\* on business stays with your SBI Corporate Card.

To know more, please click here



Flat 15% Discount\* on Food & Beverages at all Sarovar Hotels.

Offer valid till 31 May 2018

To know more, please click here



DON'T  
SHARE  
YOUR  
CARD  
DETAILS

## Disclosing your sensitive Corporate card details can cost you.

SBI Card executives will NEVER ASK for your CVV, OTP, PIN or Internet Password.

If you have recently received any call asking for such information, please immediately contact us at 1860 180 1290 or 39 02 02 02 (Prefix local STD codes)

## Complimentary insurance to give you peace of mind

Now enjoy complimentary add-on Travel Insurance cover upto ₹2 lakhs with your SBI Corporate Card on Counterfeit, Skimming & Online fraud protection.

## Stay updated through SMS alerts on international number

Simply update your international number with us to get SMS alerts on it, as well as on your domestic number\* registered with us.

To update, simply call our 24 hour helpline number at 1860 180 1290/ 39 02 02 02 (prefix local STD code) or write to us at [sbicorporate.services@sbicard.com](mailto:sbicorporate.services@sbicard.com)

Please ensure that your domestic number is active when you call us at helpline numbers. If not, please opt for e-mail option to activate. We urge you to kindly register your international number before leaving India.

\*T&C Apply

## We are just a call away!

For any queries or issues, please feel free to get in touch with us:

- 1860 180 1290 or 39 02 02 02 (prefix local STD code)
- [sbicorporate.services@sbicard.com](mailto:sbicorporate.services@sbicard.com)
- SMS HELP to 5676791

### IMPORTANT INFORMATION

- Terms & Conditions
- Fee & Charges
- Specific Features
- Reach Us

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 online 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. Not applicable for commercial cards.

#### Safety First

- Ensure the safety of your Corporate Card, PIN number and security code by all means.
- Whenever you travel abroad, stay informed about the benefits you can avail in case of card loss or theft, such Card Insurance plans & Emergency Card replacement services
- Check your Corporate card statements carefully for any suspicious transaction.

Log on to [www.sbicard.com](http://www.sbicard.com) to view the "Most Important Terms & Conditions"

For SBI Cards and Payment Services Pvt. Ltd.



Authorized Signatory

Instant information 24x7, by just sending an SMS to 5676791

Simply  
SMS

Balance Enquiry:  
BAL XXXX

Available Credit & Cash limit:  
AVAIL XXXX

Hotlist Lost/Stolen Card:  
BLDCK XXXX

Last Payment Status:  
PAYMENT XXXX

Reward Point Summary:  
REWARD XXXX

Subscribe to Estatement:  
ESTMT XXXX

Duplicate Statement:  
DISTMT XXXX Statement Period is MMYY

XXXX - Last 4 Digits of the Card No.

Version 2.0 / January 2017

Schedule of Charges*	
Fees**	Platinum Signature
Joining Fee (one time)	Nil Nil
Annual Fee (per annum)	Nil Upto ₹ 499
<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#	3.35% p.m. (40.2% p.a.) from the transaction date (It is a charged card and does not offer revolving facility)
Total Amount Payable	Total Outstanding Due
<b>Cash Advance (If Applicable)**</b>	
Cash Advance Limit (If Applicable)	Variable
Free Credit Period	NIL
Finance Charges#	3.35% p.m. (40.2% p.a.) from the date of withdrawal.
SBI ATMs / Other Domestic ATMs	Upto 2.5% of withdrawal amount or Upto ₹ 400 (WIH) per transaction
International ATMs	Upto 3% of withdrawal amount or upto ₹ 400 (WIH) per transaction
<b>Other Charges &amp; Fees (If Applicable)</b>	
Payment Dishonor Fee	2% of Cheque Amount (Subject to if minimum ₹ 350)
Chargeslip Retrieval	₹ 225 per Charge slip
Late Payment	NIL for Total Amt due from ₹ 0-Rs.200 ₹ 100 for Total Amt due greater than ₹ 200 & up to ₹ 500; ₹ 400 for Total Amt due greater than ₹ 500 & up to ₹ 1000; ₹ 500 for Total Amt due greater than ₹ 1000 up to ₹ 10000 ₹ 750 for Total Amt due greater than ₹ 10,000;
Emergency Card Replacement	Complimentary
Foreign Currency Transaction	Conversion mark up: 3.5%
Annual Priority Pass Fee	₹180 for Platinum and Complimentary for Signature
Annual Reward Fee	₹ 300
Rewards Redemption Fee*	Upto ₹ 99
Cash Payment fee	₹100
<b>Surcharge</b>	
Railway Tickets - Railway Counters	₹ 30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1.8% of transaction amount + service charge, as applicable.
Petrol & all products/services	1% of transaction value or Rs. 10 whichever is higher 1% surcharge waiver (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs.500 and Rs.4000 for Signature & Platinum Cards; Rs.500 and Rs.3000 for all other cards Maximum surcharge waiver of Rs.250 per statement cycle per credit card account for signature & platinum cards; Rs.100 per credit card account for all other cards.
Order of Payment Settlement	Total amount due (which is inclusive of GST), followed by fees and other charges, Interest charges, retail outstanding and cash advance.

\*Any changes in schedule of charges will be communicated via email and will be available on our website [www.sbicard.com](http://www.sbicard.com)

\*\* Fees and Cash Advance is not Applicable for Central Purchase Card and Utility Card. Interest Free Credit Period for a Utility Card is for 15-32 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full)

\*\*\*All taxes would be charged as applicable on all the above Fees, Interest & Charges. Applicable taxes means Service tax (ST) @ 14%, Swachh Bharat Cess (SBC) @ 0.5% and Krishi Kalyan Cess (KKC) @ 0.5%.

**For product specific tariff and terms, kindly refer to tariff of charges for specific product**

Order of payment settlement - Total Amount Due (which is inclusive Settlement of GST), followed by fees and other charges, Interest charges, retail outstanding and cash advance, Government Service Tax, as applicable, on all the above Fees, Interest & Charges.

#Card finance charge is dynamic and will be based on the cardholder's usage and payment patterns and is subject to periodic review.

\*For Reward Point redemption, your SBI Card must not be overdue, suspended, blocked, cancelled or terminated by SBICPSL at the time of redemption request.

#### 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."**

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.

In case of any transaction dispute please send a signed dispute form within 60 days from date of transaction to [chargeback@sbicard.com](mailto: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. Jewelry 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>SMS</b>	SMS 'PROBLEM' to <9212500888> and get your concerns addressed
	<b>By Phone</b>	Call us at : 39 02 02 02 (prefix local STD code) or 1860 180 1290
	<b>By E-mail</b>	Write to us at: <a href="mailto:sbicorporate.services@sbicard.com">sbicorporate.services@sbicard.com</a> for any queries on your card account
	<b>By Web</b>	Log onto: <a href="http://sbicard.com">sbicard.com</a> and register to access all your account related information
	<b>By Letter</b>	Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, Tower C, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurgaon – 122002 (Haryana) India or Post Bag No.28, GPO, New Delhi – 110001 <b>CUSTOMER GRIEVANCE REDRESSAL:</b> All grievance escalations should be marked to Head- Corporate Customer Management, DLF Infinity Towers, Tower C, 12th Floor, Block 2, Building 3, DLF Cyber, City Gurgaon-122002 (Haryana) India. If concern not resolved within 15 days, you may approach Mr. Monish Vohra – Head, Customer Services and Chief Nodal Officer at <a href="mailto:CustomerServiceHead@sbicard.com">CustomerServiceHead@sbicard.com</a>

**Ways to make your SBI Card payment**

-  **NEFT (National Electronic Funds Transfer)**  
Pay SBI Card bill ONLINE from any bank  
A/C No. 30000712414,  
Our IFSC code is SBIN0004401  
Bank name – SBI Credit Card – NEFT  
Bank Address – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai  
Your payment will be credited in 1 working day.
-  **PayNet**  
Click on PayNet at [sbicard.com](http://sbicard.com) to make your payment online through netbanking or your SBI ATM cum debit card. Your payment will be credited in 2 working days. For bank details, please log onto [sbicard.com](http://sbicard.com)
-  **Online SBI**  
Simply log onto [onlinesbi.com](http://onlinesbi.com) to pay your bills directly from your SBI Bank Account. Your payment will be credited in 2 working days.

Please drop your Cheque/Demand Draft well in advance to avoid any late payment charge and interest charge. Please draw your Cheque/Demand Draft favoring SBI credit card No. \_\_\_\_\_ (Please fill in your complete 16 digit SBI credit card no.) and mention your name and contact no. at the back side of the cheque/demand draft and drop it in your nearest drop box, or mail it to SBICPSL, P.O. Bag No. 24 GPO, New Delhi, 110001 through ordinary mail. Please allow us 3 working days to credit the payment.

For Commercial cards, the most preferred payment mode is RTGS/NEFT.

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

Finance Charges are payable at the monthly percentage rate on all transactions from the date of transaction in the event of the Cardholder choosing not to pay his balance in full, and on all cash advances taken by the Cardholder, till they are paid back. Card Interest Rate is dynamic and will be based on the Cardholder's usage and payment patterns and is subject to periodic review. The rate of finance charges may increase to a maximum of 3.35% per month (40.2% per annum) from the transaction date. Finance charges, if payable, are subject to levy of Service Taxes and are debited to the Cardholder's account till the outstanding on the card is paid in full.

a. Finance charges on cash advances (if applicable) are applicable from the date of transaction until the payment is made in full Example 1 Card Statement date -2nd of every month Transactions done between 3rd March '13-2nd April '13 are as follows:

Retail Purchase of INR. 5000 – On 10th Mar'13: Cash Withdrawal (if applicable) of INR.7000 – On 30th Mar'13

Assuming no previous balance carried forward from the 2nd March 2013 statement, the cardholder will get his 2nd April statement showing ₹12,000 of transactions along with 3 days of finance charges at the rate applicable on the ₹7,000 cash withdrawal. The cardholder needs to make payment against the outstanding by 22nd April 2013, i.e. 20 days from the Statement date. Please note that all payments for a cardholder's SBI Corporate Card account has to be settled in full (Total Amount Due) by payment due date. The payment would be first cleared against taxes, followed by fees and other charges, interest charges, retail outstanding and Cash Balance (if any) last. In case of any previous balance being carried forward from the previous statement, finance charges will be levied from the previous statement date (unless in the case of non-interest levied outstanding retail balance where the finance charge is levied from the date of the transaction).

b. In case the statement outstanding has no cash balance and has not been carried forward from a previous statement and the retail balance outstanding on the statement date is paid in full by the payment due date, No Finance Charges are levied on such balances.