

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

G V V SHARMA

INDIAN INSTITUTE OF INDIA HYD

PLACE OF SUPPLY : TEL/36/TELANGANA

STMT No. : C18080100117

Credit Card Number		
XXXX XXXX XXXX XX04		
**Total Amount Due(₹)		
15,248.00		
**Total Amount Payable (₹)		
15,248.00		
*** Credit Limit (₹) (including cash)	*** Cash Limit (₹) (as part of credit limit)	Statement Date
1,00,000.00	0.00	02 Aug 2018
*** Available Credit Limit (₹)	*** Available Cash Limit (₹)	Payment Due Date
84,752.13	0.00	22 Aug 2018

ACCOUNT SUMMARY

Opening Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
9,105.80	-	17,351.04	0.00	15,248.00

SHOP & SMILE SUMMARY

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

Date	Transaction Details for Statement dated 02 Aug 2018	Amount (₹)
07 Jul 18	NEFT CORPORATE PAYMENT RECEIVED	9,106.00 C
	TRANSACTIONS FOR G V V SHARMA	
02 Jul 18	INDIAN RAILWAYS CA INR HTTPS://WWW.I IN	1,185.97 C
02 Jul 18	ACTCORPPAYTM MUMBAI IN	1,239.00 D
03 Jul 18	AMAZON PAY BANGALORE IN	1,296.00 D
04 Jul 18	INDIGO GURGAON IN	6,386.00 D
07 Jul 18	INDIAN RAILWAYS CA INR HTTPS://WWW.I IN	350.00 C
11 Jul 18	Amazon Pay BANGALORE IN	636.00 D
20 Jul 18	IRCTC.CO.IN 0000000005296 NEW DELHI IN	1,506.64 D
20 Jul 18	IRCTC.CO.IN 0000000005296 NEW DELHI IN	3,124.98 D
20 Jul 18	AMAZON PAY BANGALORE IN	364.00 D
27 Jul 18	HYD VADA FACTORY HYDERABAD IN	190.00 D
27 Jul 18	UBER INDIA SYSTEMS PVT NEW DELHI IN	167.52 D
27 Jul 18	AMAZON PAY BANGALORE IN	567.00 D
27 Jul 18	AMAZON PAY BANGALORE IN	704.00 D
27 Jul 18	AMAZON PAY BANGALORE IN	567.00 C
29 Jul 18	UBER INR WWW.UBER.COM IN	284.11 D
29 Jul 18	PK HOSPITALITY SERVICE VISAKHAPATNAM IN	100.00 D
31 Jul 18	UBER INDIA SYSTEMS PVT NEW DELHI IN	785.79 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.

>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 SBI Cardholder,

To get regular updates and information on our latest offers, please ensure your mobile number and email id is always updated in our records.

To update, log onto sbicard.com, SBI Card Mobile App or call SBI Card helpline.



Flat 25% Off*
on room bookings
at Treebo hotels

Offer valid till 30 Sep 2018

*To know more, please click here



Get Flat 8% Off* on
flight bookings at
Pinki Tours & Travels

Offer valid till 31 Dec 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

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
- 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 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.

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 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

Instant information 24x7, by just sending an SMS to 9670791

Simply
SMS

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'Y	
XXXX = Last 4 Digits of the Card No.	

Important Notes

- Description of Services :- Credit Card Services
- Service Accounting Code (SAC) : 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 Pvt. Ltd, 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.

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 plan & Emergency Card replacement services.
- Check your Corporate card statements carefully for any suspicious transaction.

Version 2.0 / MAR 2018

For SBI Cards and Payment Services Pvt. Ltd.

Authorized Signatory

Schedule of Charges*			
Fees**	Platinum	Signature	Virtual Card
Joining Fee (one time)	NIL	NIL	NIL
Annual Fee (p.a.)	NIL	Rs.499	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) 15-32 days (applicable only in case of SBI Corporate Utility Card)		
Finance Charges#	Upto 3.35% p.m. (40.2% p.a.) from the transaction date (It is a charge card and does not offer revolving facility)		
Total Amount Payable	Total Outstanding Due		
Cash Advance (If Applicable)**			
Cash Advance Limit (If Applicable)	Variable		
Free Credit Period	Nil		
Finance Charges#	Upto 3.35% p.m. (40.2% p.a.) from the date of withdrawal		
Cash Advance Fees (If Applicable)			
SBI ATMs / Other Domestic ATMs	Upto 2.5% of withdrawal amount or upto Rs. 450 (WIH) per transaction		
International ATMs	Upto 3% of withdrawal amount or upto Rs. 450 (WIH) per transaction		
Other Charges & Fees (If Applicable)			
Payment Dishonor fee	2% of Payment amount (subject to a minimum of Rs. 450)		
Late Payment	NIL for Total Amount due from Rs.0-Rs.200 Rs.100 for Total Amount due greater than Rs.200 & upto Rs.500 Rs.400 for Total Amount due greater than Rs.500 & upto Rs.1000 Rs.500 for Total Amount due greater than Rs.1000 & upto Rs.10,000 Rs.750 for Total Amount due greater than Rs.10,000		
Overlimit	Not Applicable for Corporate Card		
Emergency Card Replacement	Complimentary		
Foreign Currency Transaction	Conversion mark up: Upto 3.5%		
Annual Priority Pass Fee	Upto Rs. 180 for Platinum and Complimentary for Signature		
Annual Reward Fee	Upto Rs 300		
Rewards Redemption Fee^	Rs. 99		
Cash Payment fee	Upto Rs.100		
Surcharge			
Railway Tickets -Railway Counters	Rs. 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 sold at petrol Pumps	1% of transaction value (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 Corporate Card account for signature & platinum cards; Rs.100 per Corporate Card account for all other cards.		
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of Rs. 75)		
Order of Payment	Total Amount Due (which is inclusive of applicable taxes), 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

** 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)

****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%

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

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.

	SMS	SMS 'PROBLEM' to <9212500888> and get your concerns addressed
	By Phone	Call us at : 39 02 02 02 (prefix local STD code) or 1860 180 1290
	By E-mail	Write to us at: sbicorporate.services@sbicard.com for any queries on your card account
	By Web	Log onto: www.sbicard.com and register to access all your account related information
	By Letter	Write to us at Manager, Corporate Customer Management Unit, DLF Infinity Towers, Tower C, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana).

CUSTOMER GRIEVANCE REDRESSAL: 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 Gurugram – 122002 (Haryana)

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 www.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 www.sbicard.com
-  **Online SBI**
Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Your payment will be credited in 2 working days

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 Corporate or the Cardholder choosing not to pay his balance in full, and on all cash advances taken by the Cardholder, till they are paid back.

If the Corporate or the cardholder makes partial or no payment of Total Amount Due (TAD) before Payment Due Date (PDD); i.e. the Customer has outstanding balance from previous months and in the current month, full payment of Total Amount Due is made before Payment Due Date then Finance charges will be levied on the closing balance till the payment date.

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 and is subject to change at the discretion of SBICPSL. Finance charges, if payable, are subject to levy of applicable 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 : Card Statement date -2nd of every month

Transactions done between 3rd Mar'17-2nd Apr'17 are as follows:

1. Retail Purchase of INR. 5000 – On 10th Mar'17
2. Cash Withdrawal (if applicable) of INR. 7000 – On 30th Mar'17

Assuming no previous balance carried forward from the 2nd Mar'17 statement, the cardholder will get his 2nd Apr'17 statement showing Rs. 12,000 of transactions along with 3 days of finance charges at the rate applicable on the Rs. 7,000 cash withdrawal. The cardholder needs to make payment against the outstanding by 22nd Apr'17, 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.