

GSTIN of SBI Card : 06AAEC5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

ROSHAN POPKAR

PLACE OF SUPPLY : MAH/27/MAHARASHTRA

STMT No. : E20040919501

Credit Card Number

XXXX XXXX XXXX XX72

*Total Amount Due (₹)

35,725.00 incl. EMI

**Minimum Amount Due (₹)

7,464.00 [Pay Now](#)

Credit Limit (₹) (including cash)

88,000.00

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

17,600.00

Statement Date

12 Apr 2020

Available Credit Limit (₹)

47,366.99

Available Cash Limit (₹)

16,652.34

Payment Due Date

02 May 2020

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
93,841.03	-	26,092.18	3,558.58	40,633.00

REWARD POINT SUMMARY

Previous Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details			
2673	+	160	-	0	=	2833	NONE

Date	Transaction Details for Statement dated 12 Apr 2020	Amount (₹)
13 Mar 20	INT REV ON UNPAID EMI (EXCL TAX 0.90)	5.00 C
13 Mar 20	FINANCE CHG CR GST (EXCL TAX 0.09)	0.51 C
13 Mar 20	OVERLIMT FEE (EXCL TAX 90.00)	500.00 D
12 Apr 20	FP EMI 11/12(EXCL TAX 32.10)	4,997.70 M
12 Apr 20	INTEREST ON EMI	178.33 D
12 Apr 20	FIN CHARGE ON CASH (EXCL TAX 5.63)	31.29 D
12 Apr 20	FIN CHARGE ON RETAIL (EXCL TAX 415.25)	2,306.97 D
	IGST DB @ 18.00%	541.99 D
	TRANSACTIONS FOR ROSHAN POPKAR	
12 Mar 20	IRCTC E TICKETING NEW DELHI DEL	715.28 D
12 Mar 20	MC MONEY PMT UNKNOWN	5,000.00 C
13 Mar 20	MC MONEY PMT UNKNOWN	6,000.00 C
13 Mar 20	IRCTC E TICKETING NEW DELHI DEL	715.28 C
14 Mar 20	CHEERS THE WINES MUMBAI IND	1,950.00 D
17 Mar 20	MC MONEY PMT UNKNOWN	6,000.00 C
18 Mar 20	AIP*GODADDY INDIA DOMA MUMBAI MAH	706.82 D
20 Mar 20	LIC MUMBAI MAH(Pay in EMIs)	12,010.00 D
20 Mar 20	MC MONEY PMT UNKNOWN	2,000.00 C
22 Mar 20	IBIBO GROUP PRIVATE LI GURGAON HAR	1,351.00 C
23 Mar 20	PTM*PAYTM NOIDA UTT(Pay in EMIs)	2,520.00 D
23 Mar 20	MC MONEY PMT UNKNOWN	2,000.00 C
24 Mar 20	D MART MUMBAI IND	739.09 D
24 Mar 20	PTM*PAYTM NOIDA UTT	1,650.00 D
24 Mar 20	MC MONEY PMT UNKNOWN	2,000.00 C
25 Mar 20	IBIBO GROUP PRIVATE LI GURGAON HAR	2,986.00 C
01 Apr 20	IRCTC NOIDA IND	540.00 C
01 Apr 20	IRCTC NOIDA IND	540.00 C
02 Apr 20	IRCTC NOIDA IND	540.00 C
02 Apr 20	IRCTC NOIDA IND	540.00 C
02 Apr 20	IRCTC NOIDA IND	540.00 C
02 Apr 20	IRCTC NOIDA IND	301.67 C
02 Apr 20	IRCTC NOIDA IND	533.33 C



STAY SECURE!

Never share your Card details with anyone.
आपले काई तपशील कोणाबरोबरही कधीही शेअर करू नका.
It can be misused.
याचा गैरवापर होऊ शकतो.

A TATA and TESCO Enterprise

star

MINIMUM

7% OFF

EVERYDAY

on MRP products*

And get extra 3.5% Valueback on your purchases with Tata Credit Card.

MUMBAI | PUNE | BANGALORE | HYDERABAD | KOLHAPUR

*Terms & Conditions apply.

A card that always gives back

Get up to 5% Value Back on your TATA STAR Cards at TATA outlets. 1 Reward Point = ₹1.

Exclusive privileges* await you at your favourite TATA outlets

5% Value Back 4% Value Back 3.5% Value Back

2% Value Back 2% Value Back 2% Value Back

*T&C Apply.

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

>You can now combine your credit card transactions of Rs.500 & above and pay back in Flexipay EMIs. Min. Booking Amt.Rs.- 2500.

> In line with RBI's COVID-19 Regulatory Package, TATA Cardholders may avail moratorium on payment of credit card outstanding till 31 May 2020. Applicable interest will continue to accrue on the outstanding amount during this period. To check your eligibility for moratorium & other details visit <https://tatacard.com/reliefFAQs>

> W.e.f. 01 May 2020, a charge of Rs. 200 will be levied on request for increase in Credit Limit. This fee is applicable only for customer-requested changes and the charge will be levied post successful completion of the request. Please note that the above mentioned charge is exclusive of applicable taxes.

> W.e.f. 15 Feb'20, 3X Reward Points earning will be capped to 3,000 RPs per statement cycle (1000 RPs for International Spends, 2000 RPs for Dining, Departmental & Grocery spends). Once the RPs reach the capped value, 1 RP would be given as per the base program. T&C

*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.

Date	Transaction Details for Statement dated 12 Apr 2020			Amount (₹)
03 Apr 20	PTM*PAYTM	NOIDA	UTT(Convert this to Flexipay)	5,800.00 D
03 Apr 20	MC MONEY PMT	UNKNOWN		4,000.00 C
04 Apr 20	IRCTC	NOIDA	IND	540.00 C
04 Apr 20	IRCTC	NOIDA	IND	540.00 C
04 Apr 20	IRCTC	NOIDA	IND	540.00 C
07 Apr 20	PTM*INDORAILBUS TRAVEL	NOIDA	UTT	1,645.00 C
08 Apr 20	MC MONEY PMT	UNKNOWN		30,000.00 C
09 Apr 20	MC MONEY PMT	UNKNOWN		10,000.00 C
10 Apr 20	MC MONEY PMT	UNKNOWN		4,000.00 C

Ways to make payment



PayNet

Click on PayNet at www.tatacard.com to make your payment online through netbanking on your SBI ATM cum debit card. For bank details, please log onto www.tatacard.com



National Automated Clearing House

Authorize us to debit an account (Savings/current) of any bank by filing National Automated Clearing House form available at www.tatacard.com



Auto Debit

Authorize us to debit your SBI bank account (Savings/Current) by filling an Auto-debit form available at www.tatacard.com



NEFT (National Electronic Funds Transfer)

Pay Tata Card bill ONLINE from any bank account. Our IFSC code is SBIN00CARDS.



Debit Card Payment

Pay online through PayNet using your SBI ATM Debit Card. Visit www.tatacard.com



SBI Mobile Banking

Paying your Tata Card dues directly from your SBI Account is now a lot more convenient. Just download the SBI Mobile Banking Application from www.sbi.co.in or SMS<MBSREG><MobileMake><MobileModel> to 567676



SBI ATM

Pay at over 10,000 SBI ATMs with your SBI ATM/Debit Card.



Online SBI

Simply log onto www.onlinesbi.com pay your bills directly from your SBI Bank Account



Electronic Bill Payment

Pay online, directly from your bank account through Net Banking or through ATM's using Bill pay Service at your bank. Currently available with State Bank of India, Indian Overseas Bank, Citibank & Bank of India.



Tata Card Drop Box

Please make a Cheque/Draft payable to your "Tata Card Number XXX" (16 digit Card Number). Please drop your cheque in Tata Card box only. Outstation Cheques are not accepted to locate your nearest Tata Card drop box, simply SMS your pincode ie "PIN <pincode>" E.G. "pin 110016" and send it to 56767. W.e.f 1st April '17, a fee of ₹ 100 is being charged for all cheque payments of upto ₹ 2000



Electronic Drop Box

Please make Cheque payable to your "Tata Card Number xxx" (16 digit Tata Card Number) & get an instant receipt. Available in select cities only. Outstation cheques not accepted.



Over the Counter Payment

Pay in cash or SBI cheques at SBI Branches

Please allow us 3 working days to credit the payment.

Benefits of timely payment

Paying minimum amount due or more before the due date can help you

- Avoid late payment charges
- Build a healthy credit history and improve your bureau score
- Become eligible for offers from Tata Cards

Convenient Options* to pay your Bill



NEFT



PAYNET



ONLINE SBI



OTC
(Over the Counter)

*For more payment options log onto tatacard.com

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	180.11
Reward Points	160	1405	6833

with effect from transactions dated 17-Nov-2011.

VALUE ADDED SERVICES

Product (Booking Month)	Loan Expiry Date	Total Outstanding Principal	Current EMI(Principal + Interest)
FLEXIPAY (12 MONTHS)(May.'19)	Jun 20	9727.16	4997.70(4819.37+178.33)

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. TATA 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)

Safety First

- TATA 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. TATA Card never asks for such information

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 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 tatacard.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.



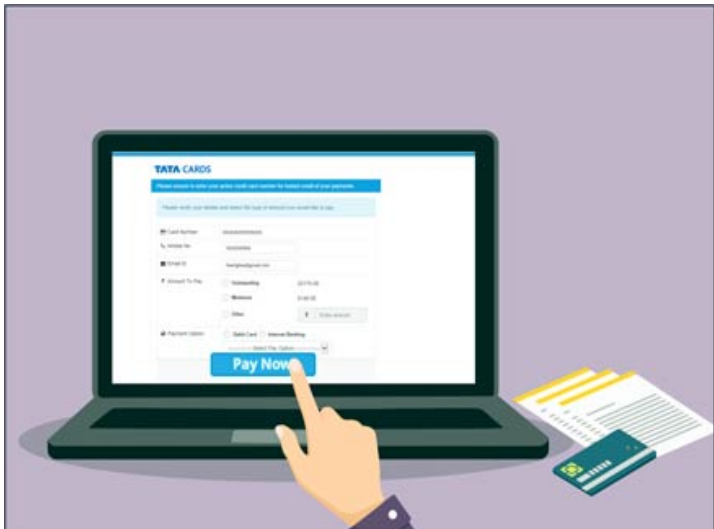
Important Information on Disputed Transaction(s):

- 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



Experience a world of convenience with self service options on tatacard.com

- Change contact information
- Download Statement
- Block & Reissue lost/stolen card
- Redeem Reward Points



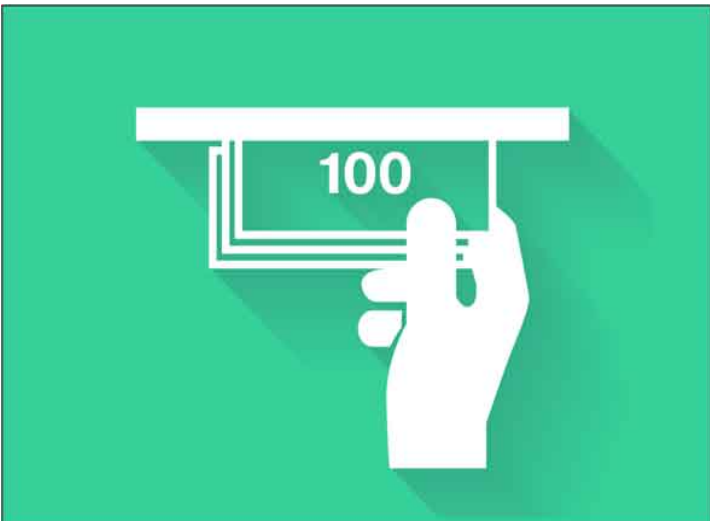
Pay Instantly with PayNet

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

How to use PayNet:

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

**T&C Apply.



Withdraw Cash*

from any ATM with your Tata Card

For more Information:

- Call us at 1800 180 8282 or 39 02 34 56 (prefix local STD code)
- Visit us at tatacard.com

For each withdrawal, 2.5% of the amount withdrawn or ₹500 (whichever is higher) will be charged as a cash advance fee.

**T&C Apply.



GLOBE READY

Your Tata Card is accepted worldwide.

Enjoy an array of exciting offers* on all your international transactions including online spends.

To know more log onto tatacard.com

**T&C Apply.

OUTSTANDING?

Transfer your pending balance to Tata Cards, repay in low EMIs at attractive interest rates:

Tenure	Interest Rate*
3 months	0.75%*
6 months	1.27%*

For more information, call us at 1800 180 8282 or 39 02 34 56 (prefix local STD code) or visit us at www.tatacard.com

**T&C Apply.

IMPORTANT INFORMATION

- Important Terms & Conditions
- Charges & Cardholder Agreement
- Privacy Policy
- Reach Us
- Payment Options

Feel light with effortless balance transfer

Transfer your outstanding on other credit card to TATA Credit Card conveniently.

Tenture	Interest Rate*
3 Months	0.75% p.m.
6 Months	1.27% p.m.

For more information, call us at 1800 180 8282 or 39 02 34 56 (prefix local STD code) or visit us at tatacard.com



*T&C Apply

ADD-ON TO THE JOY OF SHARING.

Gift your loved ones a complimentary* Add-on Tata Credit Card & share your privileges.

To apply visit: www.tatacard.com/addon



*T&C Apply

Making online transactions more secure with One Time Password (OTP)

Tata Cards will now send you an OTP, for all 3D Secure Online Transactions, on your registered mobile no.

For more information, call us at 1800 180 8282, or 39 02 34 56, log onto tatacard.com



*T&C Apply

Get Instant Credit* when you pay for your Tata Credit Card bill with YONO by SBI.



*T&C Apply

Transactional Alerts

Dynamic OTP

Security Alerts

Available Limit

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 your international mobile number with us simply call our 24 hour helpline number at 1800 180 8282 or 39 02 34 56 (Prefix Local STD code)

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

*T&C Apply

Schedule of Charges	
Fees Annual Fee (one time) Renewal Fee (per annum) Add on Fee (per annum) Extended Credit Interest Free Credit Period Finance Charges Minimum Amount Due Cash Advance Cash Advance Limit Free Credit Period Finance Charges# Cash Advance Fees SBI ATMs/Other Domestic ATMs International ATMs Other Charges & Fees Cash Payment fee Cheque Pickup Payment Dishonor fee Statement Retrieval Cheque Fee Late Payment Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date. Overlimit Card Replacement Emergency Card Replacement (When Abroad) Foreign Currency Transaction Dynamic Currency Conversion Transaction Rewards Redemption Fee Priority Pass Lounge Charges Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps Payment of Customs duty	₹0-4,999 ₹0-4,999 Nil 20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full) 3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards 5% of Total Outstanding (Min. Rs. 200) + all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any) Upto 80% of Credit Limit (Max 12k/day & 15K day for Titanium Cards & Platinum Cards) Nil 3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards from the date of withdrawal. 2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500) ₹199 ₹100 2% of Payment amount (subject to a minimum of ₹450) ₹100 per Statement (>2 months old) ₹100 Nil for Total Amount Due from ₹0 -₹200 ₹100 for Total Amount due greater than ₹200 & up to ₹500 ₹400 for Total Amount due greater than ₹500 & up to ₹1000 ₹600 for Total Amount due greater than ₹1000 & up to ₹10,000; ₹800 for Total Amount due greater than ₹10,000 & up to ₹25,000; ₹950 for Total Amount due greater than ₹25,000 2.5% of Overlimit Amount (subject to a minimum of ₹500) ₹100 - ₹250 Actual cost (subject to a minimum of \$175) Conversion mark up: 3.5% (For All Cards Except Elite) 1.99% (For Elite Cardholders Only) Markup:3.50% (For All Cards Except Elite) 1.99% (For Elite Cardholders only) (Only for transactions greater than or equal to ₹1000) ₹99 \$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India, after exhausting complimentary visits. ₹30 + 2.5% of transaction amount 1.8% of transaction amount + all applicable taxes. 1% of transaction value or ₹10 whichever is higher 1% surcharge waiver (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between ₹ 500 and ₹ 4000 for Platinum Cards; ₹500 and ₹ 3000 for Titanium cards. Maximum surcharge waiver of ₹ 250 per statement cycle per credit card account for Platinum Cards; ₹ 100 per credit card account for all Titanium cards 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 Tata 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 Tata 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 Tata Card on the statement date as other than "Haryana" - Integrated Tax @ 18%

Important Points
<p>"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."</p> <p>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 Tata Card dues in order to avoid any inconvenience / charges.</p> <p>Incase of any transaction dispute please send a signed dispute form within 25 days from date of transaction to chargeback@sbicard.com</p> <p>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.</p> <p>Tata Cards may not approve High Risk Transactions (e.g. Jewellery etc.) to prevent misuse or potential fraud on your Tata Card.</p> <p>Tata Cards discloses information regarding your account to credit information bureaus/agencies on a regular basis, as mandated by RBI.</p>

Easier.Faster.Friendlier.	
 SMS	SMS 'RESOLVE' to <9212500888> and get your concerns addressed
 By Phone	Call us at : 3902 3456 (prefix local STD code) or 1800 180 8282 . Please keep your card number ready
 By E-mail	Write to us at: customer.care@tatacard.com for any queries on your card account
 By Web	Log onto: www.tatacard.com and register to access all your account related information
 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 Ms. Rupali Bhardwaj (Principal Nodal Officer), SBI Cards at above address or via email at nodalofficer@sbicard.com. If concern not resolved within 15days, 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.tatacard.com to make your payment online through netbanking or your SBI ATM cum debit card. Payment will reflect instantly on your Tata Credit Card account. For bank details, please log onto www.tatacard.com
	Online SBI Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account.Payment will reflect instantly on your Tata Credit Card account.
	NEFT (National Electronic Funds Transfer) Pay Tata Card bill ONLINE from any bank 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 3.35% X 12 Months X No. of Days) /365	
Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 27.75
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 14.32
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 9.91
Total Finance Charge for 2nd June cycle	₹ 51.98
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	