

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

YAYIN VASHIST

PLACE OF SUPPLY : DEL/7/DELHI

STMT No. : B25091569575

CKYC No. : 30081101918453

Credit Card Number

XXXX XXXX XXXX XX51

*Total Amount Due (₹)

15,949.00

**Minimum Amount Due (₹)

319.00

[Pay Now](#)

Credit Limit (₹) (including cash)

68,000.00

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

6,800.00

Statement Date

11 Sep 2025

Available Credit Limit (₹)

52,051.00

Available Cash Limit (₹)

6,800.00

Payment Due Date

01 Oct 2025

ACCOUNT SUMMARY

Previous Balance (₹)		Payments, Reversals & other Credits (₹)		Additions		Total Outstanding (₹)
				Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
474.14 CR	-	474.14	+	16,897.28	0.00	15,949.00

SHOP & SMILE SUMMARY

Previous Balance		Earned		Redeemed/Expired /Forfeited		Closing Balance	Points Expiry Details
1968	+	158	-	2000	=	126	NONE

Date	Transaction Details for Statement Period: 12 Aug 25 to 11 Sep 25	Amount (₹)
12 Aug 25	CREDIT BALANCE REFUND -DR	474.14 D
27 Aug 25	CREDIT BALANCE REFUND REVERSAL	474.14 C
28 Aug 25	CREDIT BALANCE REFUND -DR	474.14 D
	TRANSACTIONS FOR YAYIN VASHIST	
28 Aug 25	UPI-MARUTHI PROVISION S	27.00 D
29 Aug 25	CLEARTRIPPVTLTD IN	6,255.00 D
05 Sep 25	UPI-Swiggy Instamart	326.00 D
08 Sep 25	CleartripPrivateLimite IN	9,341.00 D

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

W.e.f. 15 Jul'25, below changes to come into effect:Minimum Amount Due (MAD) calculation will be 100% of GST + 100% of EMI amount + 100% of Fees/Charges +100% of finance charges+ Overlimit Amount (if any) + 2% of remaining balance outstanding.Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance in that order.

*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.

DO NOT TRUST ANYONE WITH YOUR CARD

आपके कार्ड की सुरक्षा है आपके हाथ में

Don't hand over your card to anyone, including SBI Card representatives.

अपना कार्ड किसी को ना दे, एसबीआई कार्ड प्रतिनिधियों को भी नहीं

EARN CASHBACK ON EVERYDAY SPENDS AT

JioMart

Enjoy 5% Cashback# + 5 Reward Points* per ₹100 spent with your Reliance SBI Card

#Max. ₹250/- per month in your jioMart wallet, redeemable in GM & Fashion categories only

T&C Apply

EVERY MILE CRACKS A SMILE

Reliance SBI Card

Annual Spends	Benefit
₹ 1 Lac	Annual fee reversal
₹25,000*	Reliance Retail Gift Vouchers worth ₹500
₹50,000*	Reliance Retail Gift Vouchers worth ₹750
₹80,000*	Reliance Retail Gift Vouchers worth ₹1,000

*Annual spends made at participating Reliance Retail Stores

T&C Apply.

IMPACT360

An SBI Card ESG initiative



STAY AHEAD OF CANCER ACT EARLY. SAVE LIVES.

Cancer is preventable, treatable and its impact can be minimised with timely action.



Regular Screenings Matter

Early diagnosis increases survival rates significantly.



Adopt a Healthy Lifestyle

Balanced diet, regular exercise, and no tobacco reduce risks.



Know the Warning Signs

Do not ignore unusual lumps, persistent cough or sudden weight loss.



Vaccinate & Protect

HPV and Hepatitis B vaccines help prevent certain cancers.

Your Health Matters! Prioritize regular check-ups and spread awareness.



SBI Card, in collaboration with prominent NGOs* is working towards the betterment of society through varied initiatives in Education, Skill Development, Environment, Rural Development and Healthcare.



2500 Smiles: A Step towards Pediatric Cancer Care

SBI Card, in collaboration with CanKid...Kidscan supported over 2,500 pediatric cancer patients by providing access to treatment, care, and human right advocacy: ensuring psychological and emotional support for beneficiaries and their families, enhancing quality of life during and post-treatment.



Vaccination Drive for Cervical Cancer Protection

SBI Card partnered with YUVA UNSTOPPABLE for project "Healthy Bonds" in Varanasi, Uttar Pradesh; safeguarding Govt. school girls from cervical cancer by providing access to free vaccinations and awareness for holistic development and a healthier future.

Health and sustainability are two sides of the same coin; nurturing one means protecting the other for a thriving future.

PAY LESS, SAVE MORE

Visit E-Store on SBI Card Mobile App & Website



T&C Apply

GO FARTHER THIS HOLIDAY WITH FLEXIPAY



Low
Interest Rates



Multiple
Tenure Options



1%
Processing Fees

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.

For more details visit, sbicard.com

T&C Apply

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

Electricity	Gas	Water	DTH	Mobile	Insurance

and more categories

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

MANAGE YOUR SBI CREDIT CARD ON

WHATSAPP!

Opt in now to access your account anywhere, anytime.

Send 'Hi' to **9004022022**



Check Account Summary



Download Statement



Pay Bills for Mobile, DTH, Electricity, etc.



Check Reward Points



Book Flexipay EMI

And do much more.



Scan this QR Code
to connect through
WhatsApp



DON'T LIMIT YOUR WISHES

Enable Overlimit facility beyond
the credit limit of your card.

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



T&C Apply.

GO DIGITAL WITH SBI CARD MOBILE APP

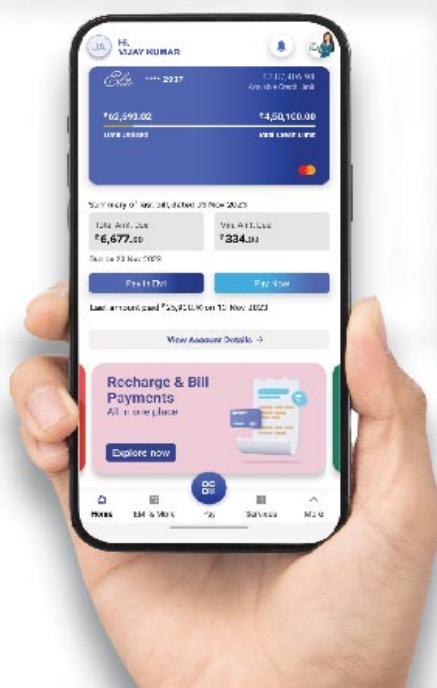
The one-stop-solution to manage your account.



Make Contactless
Payments



Easy & Secure
Login



View & Redeem
Reward Points/Card
Cashback
















Location-based
Offers

To download the SBI Card Mobile App, give a missed call at 9594666659

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)
KrisFlyer SBI Card Apex	9,999	9,999
KrisFlyer SBI Card	2,999	2,999
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	500
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	500
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)
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 NRI Secured	1,500	1,500
Tata Neu Plus SBI Credit Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
Tata Neu Infinity SBI Credit Card	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Apollo SBI Card SELECT	1,499	1,499 (Waived off on annual spends of Rs. 3 lakh or more in the preceding year)
Bank of Maharashtra SBI Card ELITE	4,999	4,999 (Waived off on annual spends of Rs.10 Lakh or more in the preceding year)
Bank of Maharashtra SBI Card PRIME	2,999	2,999 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Bank of Maharashtra SimplySAVE SBI Card	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card PURPLE	499	499 (Waived off on annual spends of Rs.1 Lakh or more in the preceding year)
PhonePe SBI Card SELECT BLACK	1,499	1,499 (Waived off on annual spends of Rs.3 Lakh or more in the preceding year)
Flipkart SBI Card	500	500 (Waived off on Annual Spends of Rs 3.5 Lakh or more in the preceding year)

Let's Connect! Let's Simplify!	
	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
	<p>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</p> <p>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</p>

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
<div>  <div> 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 </div> </div>
<div>  <div> Pay via UPI You can pay your bill faster via UPI payment mode on SBI Credit Card app or on website using QR code. </div> </div>
<div>  <div> 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 </div> </div>
<div>  <div> YONO by SBI Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account. </div> </div>
<div>  <div> 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 </div> </div>
<div>  <div> 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 </div> </div>
<div>  <div> VISA Credit Card Pay Use VISA Credit Card Pay to pay your SBI Credit Card bill. Your payment will be credited instantly. </div> </div>
<div>  <div> 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 </div> </div>
<div>  <div> 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. </div> </div>
<div>  <div> BBPS Visit the SBI Unipay website to pay your credit card bill conveniently and securely through Bharat Bill Payment System. </div> </div>
<div>  <div> OTC Pay your SBI Credit Card dues over the counter at any SBI Branch in India. </div> </div>
<div>  <div> ATM Pay at any SBI ATM with your SBI Debit Card. This service is available at all SBI ATMs across India. </div> </div>
<div>  <div> 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. </div> </div>
<p>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.</p> <p>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.</p>

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 3.75% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 31.07
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 16.03
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 11.10
Total Finance Charge for 2nd June cycle	₹ 58.19

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
<ul style="list-style-type: none"> • 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.
<ul style="list-style-type: none"> • 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).

Order of payment settlement -Payment received against the Cardholder's outstanding will be adjusted against 100% of GST, 100% of EMI amount, 100% of Fees/Charges, 100% of Finance charges, Balance transfer, Retail Spends and Cash Advance, in that order.

<p>**** Utility payments shall be identified under Merchant Category Code (MCC) 4900, on best effort basis. The MCCs are defined by the network partners and are subject to change basis their discretion and such changes shall be implemented basis communication from the networks without any requirement for intimation/information to the customers.</p>
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