

GSTIN of SBI Card : 06AAECS5981K1ZV

BHARAT ANAND

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

Credit Card Number

XXXX XXXX XXXX XX17

*Total Amount Due (₹)

4,10,196.00

**Minimum Amount Due (₹)

8,204.00

[Pay Now](#)

Don't share your CVV

CVV is a 3-digit number mentioned on the back of your Credit Card.
..... NEVER SHARE it with anyone!

Credit Limit (₹) (including cash)
4,30,000.00

Available Credit Limit (₹)
19,803.72

Cash Limit (₹) (as part of credit limit)
1,29,000.00

Available Cash Limit (₹)
19,803.72

Statement Date

25 Oct 2025

Payment Due Date
14 Nov 2025

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions	Total Outstanding (₹)
3,11,533.44	- 3,23,533.44 +	Purchases & Other Debits (₹) 4,15,111.52 Fee, Taxes & Interest Charges (₹) 7,084.76	= 4,10,196.00

AURUM REWARDS

Previous Balance	Earned	Redeemed/Expired/Forfeited	Closing Balance	Points Expiry Details
0	+ 4976	- 0	= 4976	NONE

Date	Transaction Details			Amount (₹)
for Statement Period: 26 Sep 25 to 25 Oct 25				
07 Oct 25	BT PROCESSING FEE (EXCL TAX 288.00)			1,600.00 D
13 Oct 25	PAYMENT RECEIVED 000BD015286BAJAAACPCBG3			1,00,000.00 C
13 Oct 25	PAYMENT RECEIVED 000BD015286BAJAAACPM5HP			1,00,000.00 C
13 Oct 25	PAYMENT RECEIVED 000DP015286203839kKSRNR			1,00,000.00 C
15 Oct 25	BT PROCESSING FEE (EXCL TAX 716.46)			3,980.30 D
16 Oct 25	PAYOUT DISHONOUR FEE			500.00 D
16 Oct 25	PAYOUT RECEIVED 000BD015289BAJAAACR2IDP			12,000.00 C
15 Oct 25	DIRECT DEBIT PAYMENT(ACH)			11,533.44 C
15 Oct 25	INSUFFICIENT FUNDS			11,533.44 D
	CGST DB @ 09.00%			502.23 D
	SGST DB @ 09.00%			502.23 D
TRANSACTIONS FOR BHARAT ANAND				
07 Oct 25	BT FROM EXP 051225			80,000.00 D
13 Oct 25	SPAID ESOLUTIONS Ajmer IN (Pay in EMIs)			22,385.00 D
13 Oct 25	SPAID ESOLUTIONS Ajmer IN (Pay in EMIs)			48,840.00 D
15 Oct 25	BT FROM EXP 131225			1,99,015.00 D
15 Oct 25	SPAID ESOLUTIONS Ajmer IN (Pay in EMIs)			12,210.00 D
17 Oct 25	FCAP TECHNOLOGIES PRIV MUMBAI IN (Pay in EMIs)			41,128.08 D

Turn every journey into a special experience with Unlimited complimentary visits to International Airport Lounges.

[Visit SBI Card Mobile App](#)

AURUM Convenience

Trust the AURUM Concierge for any assistance with gifting/flower delivery, travel packages, golf reservations, and health consultations.

1800 - 212 - 168168

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 Instalments; 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.

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	402.40
Reward Points	4976	7398	315860

with effect from transactions dated 17-Nov-2011.

Treatment of EMI benefits / services availed by the cardholder once the account turns NPA :

A day after the statement is generated post account classification as NPA, all EMI plans (excluding restructured plans) available on the account shall be closed & the principal outstanding along with the outstanding interest accrued till the date of such EMI plans shall be debited to the Credit Card Account & 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 attract all applicable charges (including finance charges at applicable interest rate) as outlined in the MITC.

W.e.f. 15 Sep 2025, a revised 'Cheque Processing Fee' of Rs. 200 will be applicable on outstanding payments made via Cheque. This revision is reflective of the increased operational cost associated with offline payment modes. Payments made through digital channels such as UPI, BBPS, NEFT, etc will continue to be free of any additional charges. We encourage our cardholders to explore digital modes for hassle-free payments & faster credits.

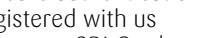
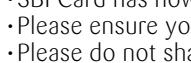
Important Notes

- Description of Services :- Credit Card Services
- HSN Code : 997113
- 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 MMYY 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.

The interest amount chargeable in the 1st EMI will be calculated for the period between Plan Open Date (Encash, Encash Inline, BT on EMI & Flexipay)/Booking Confirmation Date (Merchant EMI)

and the payment due date (PDD), as per the credit card statement cycle. From 2nd EMI onwards, interest will be levied for a 30-day period, from one PDD to the next PDD. Hence, the 1st EMI amount may be different from subsequent EMIs.

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 customerservice@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

As per RBI guidelines, Nominee registration for Credit Card Insurance is mandatory. Log in to the SBI Card App or Website to add or update Nominee details to your Air Accident/Personal Accident Insurance policy. For more details, [Click Here](#)

Transactions that remain unbilled on the statement date will reflect in the next cycle. You can check transaction status at <https://sbicard.com>, Mobile App or <https://ila.sbicard.com/>.

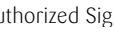
W.e.f. 1st Nov'25, the following charges will be levied on the below mentioned transactions. For more details, please refer the Most Important Terms and Conditions (MITC) on www.sbicard.com.

- Fee of 1% of the transaction amount applicable on Education Payments made through third-party apps. However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
- Fee of 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.

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.

Version 1.1 / OCT, 2025

For SBI Cards and Payment Services Limited (SBI Card).



Authorized Signatory



Serving Helping Reviving

In partnership with prominent NGOs, SBI Card's COVID relief project provided support for the underprivileged across the country.

- More than 3 lakh cooked meals served
- Dry ration and basic hygiene kits to 4,500 elderly and differently abled
- COVID awareness through distribution of face masks, aprons, headcaps, and hand soaps across 1,845 villages
- Dedicated 5 Mobile units to provide primary healthcare services



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Gift your loved ones a complimentary add-on AURUM Card & share your privileges.*

To apply, visit: aurumcreditcard.com

*T&C Apply



*Your account summary.
Just a missed call away.*

A missed call is all it takes to get details about your account.

8422845515



Explore SBI Card Pay

Tap your Android smartphone on POS machines to make fast & secure payments.

To download the App, give a missed call to 95946 66659



*Live it up with
AURUM*

Enjoy a 1-year complimentary Club Marriott Membership and digital subscriptions of Mint and the Wall Street Journal.

T&C Apply



AURUM Milestone Benefits

- TATA CLiQ Voucher worth ₹1,500 on reaching monthly spends of ₹1 Lakh
- TATA CLiQ Luxury Voucher worth ₹5,000 on reaching annual spends of ₹5 Lakh
- TAJ Experiences Voucher worth ₹10,000 on reaching annual spends of ₹10 Lakh
- Apple Premium Reseller Gift Card worth ₹20,000 on reaching annual spends of ₹20 Lakh

T&C Apply

AURUM has got you covered.

Flight Cancellation

Two flight cancellation refunds per year from any airline (both for refundable and non-refundable tickets).

Air Accident

Accidental Death Cover worth ₹3.5 crore.

Lost Card Liability & Fraudulent Charge Cover

Cover worth ₹10 lakh.

Travel Insurance

Cover worth ₹1 lakh (Baggage loss / Flight delay / Loss of goods during travel).



T&C Apply



*With Auto Bill Pay,
never miss a bill due date.*

Register for Auto Bill Pay and we'll take care of the rest.

To add a Biller, log-in at [sbicard.com](#) or visit the E-store section on SBI Card App.

Manage Overlimit Transactions.

Now enable Overlimit facility over and above the credit limit of your card.

[sbicard.com/ovl](#)



T&C Apply



Get Instant Credit.

Pay your SBI Credit Card bill with the YONO app by SBI and earn instant credit.*

*T&C Apply

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)
IndiGo SBI Card ELITE	4,999	4,999
IndiGo SBI Card	1,499	1,499
PM SVANidhi SBI Card	NIL	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)
Finance Charges	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cards 1.5% p.m. (18% p.a.) for PM SVANidhi SBI Card
Minimum Finance Charges	₹25
Minimum Amount Due	100% of GST + 100% of EMI amount + 100% of Fees/Charges + 100% of finance charges + Overlimit Amount (if any) + 2% of remaining balance outstanding.
Cash Advance	
Cash Advance Limit	Cash Advance Limit is a part of the overall Credit Limit. Cash Advance Limit is indicated in the monthly card statement. Max. cash withdrawal limit is Rs.15,000 per day on MCC - 6011(ATM Withdrawals), subject to Cash Advance Limit availability.Cash Advance is not available for MCC - 6010 ("over-the-counter" cash disbursement).Cash Advance Limit is not applicable for PM SVANidhi SBI Card.
Free Credit Period	Nil
Finance Charges	3.75% p.m. (45% p.a.) for Unsecured Cards; 2.75% p.m. (33% p.a.) for Shaurya, Defence Cards and Secured cardsThe 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	₹200
Late Payment	Nil for Outstanding Amount due from ₹0 - ₹500; ₹400 for Outstanding Amount due greater than ₹500 & upto ₹1000 ₹750 for Outstanding Amount due greater than ₹1000 & upto ₹10,000; ₹950 for Outstanding Amount due greater than ₹10,000 & upto ₹25,000; ₹1100 for Outstanding Amount due greater than ₹25,000 & upto ₹50,000; ₹1300 for Outstanding Amount due greater than ₹50,000 ₹100 ₹500 for Outstanding Amount due greater than ₹1000 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
Additional late payment charges	
Late Payment Charges on RE	
Overlimit Fee	₹100 - ₹250 (₹1500 for Aurum) Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)
Card Replacement	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card)
Emergency Card Replacement (When Abroad)	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card).Not Applicable for Krishak Unnati SBI Card and PM SVANidhi SBI Card.
Foreign Currency Transaction Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card).Not Applicable for Krishak Unnati SBI Card and PM SVANidhi SBI Card.
Dynamic Currency Conversion Fee	3.5% (For all cards Except Elite, Aurum and SBI Card Miles. SBI Card Miles Prime, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card), 3% for SBI Card Miles, 2.5% for SBI Card Miles Prime and 1.99% (For ELITE, Aurum, SBI Card Miles Elite and Tata Neu Infinity SBI Credit Card).Not Applicable for Krishak Unnati SBI Card and PM SVANidhi SBI Card.
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.
Utility Payments Fee****	w.e.f. 1st Dec 2024, 1% of total amount of Utility Payments, if the total amount exceeds Rs. 50,000 in a billing cycle.
Fee on Education Payment Transactions^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on Education Payments made through third-party apps.^ However, payments made directly to colleges or schools via their websites or POS machines will not attract any fee.
Fee on Wallet Load Transactions^^	W.e.f. 1st Nov'25, 1% of the transaction amount applicable on every wallet load transaction exceeding Rs.1000.
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 - www.irctc.co.in	As prescribed by IRCTC / Indian Railways
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.

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 SBI Card 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.

 By Phone : 1860 500 2000

 By E-mail : aurum@sbicard.com

 By Web : Log on to www.aurumcreditcard.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 3.75% 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

- 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.

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.

**** 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.

^ Identified under Merchant Category Code (MCC) 8211, 8220, 8241, 8244, 8249 and 8299, on best effort basis.

^^Third Party Apps like (but not limited to) CRED, Cheq, MobiKwik etc.

^^Identified under Merchant Category Code (MCC) 6540 and 6541, 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.