

GSTIN of SBI Card : 06AAECS5981K1ZV  
SUDANSHU AGGARWAL

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

PLACE OF SUPPLY : KTK/29/KARNATAKA  
STMT No. : B19110773463

Credit Limit (₹) (including cash)	Cash Limit (₹)(as part of credit limit)	Statement Date
2,00,000.00	60,000.00	09 Nov 2019
Available Credit Limit (₹)	Available Cash Limit (₹)	Payment Due Date
1,76,233.08	60,000.00	29 Nov 2019

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
36,240.27	29,602.34	Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
		17,032.08	96.91	23,767.00

SHOP & SMILE SUMMARY

Previous Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
3724	482	0	4206	NONE

Date	Transaction Details for Statement dated 09 Nov 2019	Amount (₹)
09 Nov 19	FP EMI 02/06(EXCL TAX 14.78)	1,457.80 M
09 Nov 19	INTEREST ON EMI	82.13 D
	IGST DB @ 18.00%	14.78 D
	TRANSACTIONS FOR SUDANSHU AGGARWAL	
09 Oct 19	AMAZON MUMBAI MAH	399.34 C
10 Oct 19	OLA WWW.OLACABS.C IND (Convert this to Flexipay)	2,815.00 D
11 Oct 19	Flipkart Payments BANGALORE IND	1,490.00 D
12 Oct 19	MAKEMYTRIP INDIA PVT L NEW DELHI IND (Convert this to Flexipay)	4,462.00 D
12 Oct 19	APOLLO HOSPITALS BANGALORE KAR	85.00 D
12 Oct 19	APOLLO HOSPITALS BANGALORE KAR	84.96 D
14 Oct 19	Flipkart Payments BANGALORE IND (Convert this to Flexipay)	2,789.00 D
18 Oct 19	SUBWAY - SUMUKHA ENTER BANGALORE IND	140.00 D
18 Oct 19	CHAI POINT BANGALORE KAR	193.00 D
19 Oct 19	AY5SPT356 MUMBAI MAH	2.00 D
19 Oct 19	PROST BREW PUB BANGALORE KAR	2,437.02 D
19 Oct 19	NAVAYUGA DEVANAHALLI T BANGALORE IND	90.00 D
19 Oct 19	SHRI KRISHNA INN HOSUR IND	20.00 D
19 Oct 19	SHRI KRISHNA INN HOSUR IND	20.00 D
19 Oct 19	AY5SPT356 MUMBAI MAH	2.00 C
20 Oct 19	MORE RETAIL LIMITED BANGALORE IND	818.40 D
20 Oct 19	YELLOW MART SUPER MARK BANGALORE IND	120.00 D
21 Oct 19	OLA WWW.OLACABS.C IND	20.00 D
21 Oct 19	RELIANCE BANGALORE KAR	38.56 D
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C

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.

> Dear Cardholder, credit to your SBI Card account for outstanding payment made via cheque is subject to realization. Enjoy instant credit to your account by paying online. Please visit sbicard.com and opt for any of the available modes of online payment.  
> Dear Cardholder, in the event you make a payment more than your card's outstanding, the differential amount will be made available instantly for spends in addition to your available credit limit.  
>W.e.f 1 Jan'20, a fee of Rs.100 + taxes will be charged for payment towards your outstanding made by cheque. This fee is not applicable for Senior citizens. Visit https://sbicard.com or use the SBI Card App to make payments digitally.

\*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.

DON'T SHARE YOUR OTP



OTP (One Time Password) is a 6 digit number that you receive to complete an online transaction.  
ಒಟಿಪಿ (ಒನ್ ಟೈಮ್ ಪಾಸ್‌ವರ್ಡ್) ಎಂಬುದು ಆನ್‌ಲೈನ್ ವಹಿವಾಟನ್ನು ಪೂರ್ಣಗೊಳಿಸಲು ನೀವು ಸ್ವೀಕರಿಸುವ 6 ಅಂಕಿಯ ಸಂಖ್ಯೆಯಾಗಿದೆ.

NEVER SHARE it with anyone!

ಅದನ್ನು ಎಂದಿಗೂ ಯಾರೊಂದಿಗೂ ಹಂಚಿಕೊಳ್ಳಬೇಡಿ!



To download  
SBI Card Mobile App,  
give a missed call to  
95946 66659



Login to [sbicard.com/login](https://sbicard.com/login) &  
manage your account online.

- Real time Alerts
- Pay Credit Card bill
- Manage PIN
- View Statement
- Book Flexipay

Date	Transaction Details for Statement dated 09 Nov 2019	Amount (₹)
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	2,000.00 C
24 Oct 19	MC MONEY PMT UNKNOWN	1,201.00 C
25 Oct 19	CHAI POINT BANGALORE KAR	129.00 D
03 Nov 19	Amazon Pay BANGALORE IND	1,278.14 D

SMART  
OPTIONS  
TO SHOP  
MORE!

1

FLEXIPAY  
EMI

Convert  
TRANSACTIONS  
into EASY  
INSTALMENTS,  
with  
FLEXIPAY EMIs

2

BALANCE  
TRANSFER  
ON EMI

TRANSFER the  
OUTSTANDING  
BALANCE of your  
other credit card  
to SBI CARD

How to book

- 1 Login to sbicard.com or click here to book now.
- 2 For Flexipay, SMS FP to 56767
- 3 For BT on EMI, SMS BTEMI to 56767
- 4 Call 1860 180 1290 or 39 02 02 02 (prefix local STD code)

T&C Apply

EMBRACE CAUTION. PREVENT FRAUD.

OTP – a 6-digit no. you receive in as SMS and/or e-mail to complete an online transaction

Card Number – 16-digit no. at the front of your Credit Card



CVV – 3 digit no. at the back of your Credit Card

PIN – 4-digit secret code

Expiry Date – Validity Date of your Credit Card

NEVER SHARE these details with anyone, including anyone claiming to be an SBI Card representative.



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	12.71	12.71
Reward Points	482	4206	4206

# with effect from transactions dated 17-Nov-2011.

VALUE ADDED SERVICES

Product (Booking Month)	Loan Expiry Date	Total Outstanding Principal	Current EMI(Principal + Interest)
MERCHANT EMI(6 MONTHS)(Oct.'19)	Mar 20	7040.69	1457.80(1375.67+82.13)

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.  
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](http://www.sbicard.com/en/customer-notice.page))

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 [sbicard.com](http://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.



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

Instant information 24X7, by just sending an SMS to 5676791

	Balance Enquiry:	Available Credit & Cash limit:
	BAL XXXX	AVAIL XXXX
	Hotlist Lost/Stolen Card:	Last Payment Status:
	BLOCK XXXX	PAYMENT XXXX
	Reward Point Summary:	Subscribe to Estatement:
	REWARD XXXX	ESTMT XXXX
	Duplicate Statement:	
	DSTMT XXXX Statement Period in MMYX	
	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 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

TRANSCENDING BEYOND BUSINESS

Enriching Minds, Empowering Lives!

SBI Card is proud to support Skill Development initiative – a platform set in tandem with 'Govt. of India National Skill Mission'. Under this CSR initiative, we strive to train underprivileged youths & hone their skills for gainful employment.



Offering training in various sectors like **Health, Retail, BPO Services, Green Jobs & Solar PV installer**

Successfully trained **1,000 underprivileged** youths & 1,000 more undergoing training

**712 youths** placed successfully

Training conducted in cities like **Delhi/NCR, Chennai & Hyderabad**

**Choose your next destination with Flexipay EMI**

Convert bigger purchases to smaller EMIs

To book, SMS FP to 56767 or Call SBI Card helpline

\*T&C Apply

**Feel light with effortless balance transfer**

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

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

To book, SMS BTEMI to 56767 or visit sbicard.com

\*T&C Apply

**End of SEASON SALE**

**EXCITING END OF SEASON SALE OFFERS**

Get 5% Cashback\* on shopping at trending stores with your SBI Credit Card.

Min. Trxn.: ₹6,000  
Max. Cashback: ₹750 per card account  
Offer Validity: 18 Dec '19 - 26 Jan '20

Min. Trxn.: ₹5,000  
Max. Cashback: ₹750 per card account  
Offer Validity: 20 Dec '19 - 31 Jan '20

Min. Trxn.: ₹2,000  
Max. Cashback: ₹500 per card account  
Offer Validity: 15 Dec '19 - 31 Jan '20

\*T&C Apply



## Gear-up for a picturesque trip.

Get up to 50% Off\* exclusively on purchases made at [www.bookmyexperiences.com/uae/sbi](http://www.bookmyexperiences.com/uae/sbi)

\*T&C apply

## ADD-ON TO THE JOY OF SHARING.

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

To apply visit: [www.sbicard.com/addon](http://www.sbicard.com/addon)

## ASSISTANCE ANYTIME, ANYWHERE! ILA now on the SBI Card Mobile App

ILA can answer some of the queries like



Account Information



Detailed Statement view



Contact Change



Raise Service Requests



PIN Change



Request for Duplicate Statement

Log on to your SBI Card Mobile App now.



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



\*T&C Apply

## Your bills. Our assistance.

For automatic bill payments, simply register yourself on **Auto Bill Pay**

To register, login at [sbicard.com](http://sbicard.com) and go to the Utility Bill Payment section














Easier.Faster.Friendlier.	
 <b>SMS</b>	SMS 'PROBLEM' to <9212500888> and get your <b>concerns</b> addressed
 <b>By Phone</b>	Call us at : <b>39 02 02 02</b> (prefix local STD code) or <b>1860 180 1290</b>
 <b>By E-mail</b>	Write to us at: <b>customercare@sbicard.com</b> for any queries on your card account
 <b>By Web</b>	Log onto: <b>www.sbicard.com</b> and register to access all your account related information
 <b>By Letter</b>	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 <b>CUSTOMER GRIEVANCE REDRESSAL:</b> 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 15 days, 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	
 <b>PayNet</b>	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
 <b>Online SBI</b>	Simply log onto onlinesbi.com to pay your bills directly from your SBI Bank Account. Payment will reflect instantly on your SBI Credit Card account.
 <b>NEFT (National Electronic Funds Transfer)</b>	Pay SBI Card bill ONLINE from any bank (except SBI) account Our IFSC code is <b>SBIN00CARDS; Bank name</b> – SBI Credit Card – NEFT <b>Bank Address</b> – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai Your payment will be credited <b>within 3 banking hours</b> .
 <b>Pay via UPI</b>	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
 <b>Over The Counter Payment</b>	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.
 <b>YONO by SBI</b>	Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account
 <b>Electronic Bill Payment</b>	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

<b>An illustration of the Finance Charge Calculation:</b>	
•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	
<b>A) Finance Charge calculated= (Outstanding Amount X 3.35% X 12 Months X No. of Days) /365</b>	
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>B) Total Principal Amount Outstanding = ₹2,000</b>	
(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	

<b>*Krishak Unnati SBI Card customers, please refer to below Table</b>	
• 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.	