

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

SUDANSHU AGGARWAL

PLACE OF SUPPLY : KTK/29/KARNATAKA

STMT No. : B20040878059

Credit Card Number		
XXXX XXXX XXXX XX05		
*Total Amount Due ( ₹ )		
2,421.00 incl. EMI		
**Minimum Amount Due ( ₹ )		
664.00 <a href="#">Pay Now</a>		
Credit Limit ( ₹ ) (including cash)	Cash Limit ( ₹ )(as part of credit limit)	Statement Date
1,50,000.00	45,000.00	09 Apr 2020
Available Credit Limit ( ₹ )	Available Cash Limit ( ₹ )	Payment Due Date
1,43,708.30	45,000.00	29 Apr 2020

ACCOUNT SUMMARY

Previous Balance ( ₹ )	Payments, Reversals & other Credits ( ₹ )	Additions		Total Outstanding ( ₹ )
		Purchases & Other Debits ( ₹ )	Fee, Taxes & Interest Charges ( ₹ )	
14,812.84	-	1,991.00	58.86	6,292.00

SHOP & SMILE SUMMARY


Previous Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
5200	19	0	5219	NONE

Date	Transaction Details for Statement dated 09 Apr 2020	Amount ( ₹ )
13 Mar 20	NEFT 00000000000000000000KKBK200737012160	9.00 C
13 Mar 20	NEFT 00000000000000000000KKBK200737019714	10.00 C
17 Mar 20	NEFT 00000000000000000000FBBT200772019685	2,000.00 C
17 Mar 20	NEFT 00000000000000000000FBBT200772019698	1,700.00 C
18 Mar 20	NEFT 00000000000000000000KKBK200788171407	2,812.00 C
18 Mar 20	NEFT 00000000000000000000KKBK200788171423	2,000.00 C
18 Mar 20	NEFT 00000000000000000000KKBK200788171475	2,000.00 C
20 Mar 20	NEFT 00000000000000000000N080200386395221	6.00 C
20 Mar 20	NEFT 00000000000000000000N080200386426098	11.00 C
21 Mar 20	NEFT 00000000000000000000N081200386618243	6.00 C
21 Mar 20	NEFT 00000000000000000000N081200386807114	9.00 C
23 Mar 20	NEFT 00000000000000000000N081200386951775	8.00 C
09 Apr 20	FP EMI 03/12(EXCL TAX 8.98)	455.50 M
09 Apr 20	INTEREST ON EMI	49.88 D
	IGST DB @ 18.00%	8.98 D
	TRANSACTIONS FOR SUDANSHU AGGARWAL	
13 Mar 20	GOOGLE *YouTubePremium g.co/helppay# CA 12,900.00 356	129.00 D
17 Mar 20	PAY*WWW LAZYPAY IN GURGAON HAR	1,743.00 D
19 Mar 20	ICL*SPOTIFY MUMBAI MAH	119.00 D



**STAY SECURE!**

Never share your Card details with anyone.  
ನಿಮ್ಮ ಕಾರ್ಡ್ ವಿವರಗಳನ್ನು ಯಾರೊಂದಿಗೂ ಹಂಚಿಕೊಳ್ಳಬೇಡಿ.  
**It can be misused.**  
ಅದನ್ನು ದುರುಪಯೋಗಪಡಿಸಿಕೊಳ್ಳಬಹುದು.



**Now what you desire is within your reach**

Avail EMI's at the time of purchase

Interest charges applicable on monthly reducing balance. An interest of 14% per annum will be charge for **3, 6, 9 & 12 EMI's**.  
EMI Pre Closure Charge - 3% of outstanding balance.

For merchant list and terms & conditions, visit [sbicard.com](#)

T&C Apply



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

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 EMI's. Min. Booking Amt.Rs.- 2500.

> In line with RBI's COVID-19 Regulatory Package, SBI 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://sbicard.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.

\*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	19.23	31.94
Reward Points	19	787	5219

# 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(12 MONTHS)(Jan.'20)	Jan 21	4275.88	455.50(405.62+49.88)

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:

BAL XXXX

Available Credit & Cash limit:

AVAIL XXXX

Hotlist Lost/Stolen Card:

BLOCK XXXX

Last Payment Status:

PAYMENT XXXX

Reward Point Summary:

REWARD XXXX

Subscribe to Estatement:

ESTMT XXXX

Duplicate Statement:

DSTMT XXXX Statement Period in MMY

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**



INTRODUCING SBI Card Pay on Mobile App.

Tap your android smartphone on POS machines to make faster & secure payments.

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

This feature is valid for transactions up to ₹2,000 for NFC enabled android phones for credit card on Visa platform.

T&C Apply

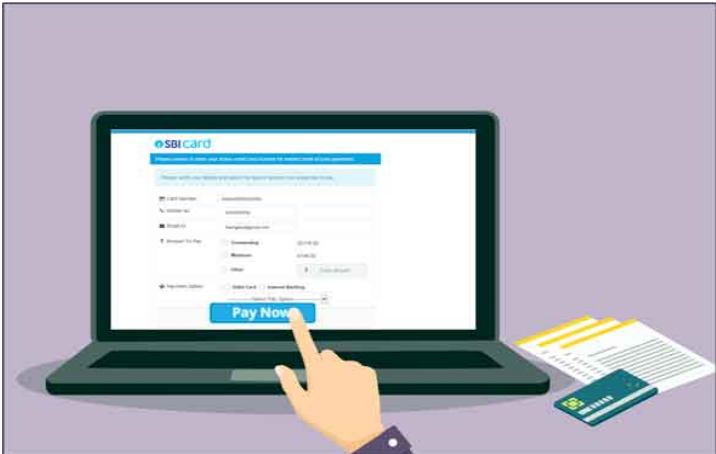
ADD-ON TO THE JOY OF SHARING.

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



\*T&C Apply

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



Pay Instantly with PayNet

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

How to use PayNet:

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

T&C Apply



QUICK ACCESS AND EASY ACCOUNT MANAGEMENT

- View Statement
- Book Flexipay
- Manage PIN
- Duplicate Statement
- View Transaction History
- Alerts and Notifications

Login to our website at [sbicard.com](http://sbicard.com)

IMPORTANT INFORMATION

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



PROTECTION FROM UNCERTAINTIES  
NOW JUST A TAP AWAY

With the SBI Card App, safeguard your life and assets with insurance policies from top insurance providers.

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



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

ILA can answer some of the queries like



Log on to your SBI Card Mobile App now.



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



\*T&C Apply

WITH AUTOMATIC BILL PAYMENTS,  
NEVER MISS A BILL DUE DATE.

Simply register yourself on 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.



Missed Call Service.

Just give a missed call to get info about your SBI Card account.

Balance Enquiry	8422845512
Available Credit and Cash Limit	8422845513
Reward Point Summary	8422845514
Last Payment Status	8422845515



Schedule of Charges	
<b>Fees</b> Annual Fee (one time) Renewal Fee (per annum) Add on Fee (per annum) <b>Extended Credit</b> Interest Free Credit Period  Finance Charges  Minimum Amount Due	₹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)
<b>Cash Advance</b> Cash Advance Limit  Free Credit Period Finance Charges#  Cash Advance Fees SBI ATMs/Other Domestic ATMs International ATMs <b>Other Charges &amp; Fees</b> Cash Payment fee Cheque Pickup Payment Dishonor fee Statement Retrieval Cheque Fee <b>Late Payment</b> <b>Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date.</b>	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature Cards,Prime Cards & Elite 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 <b>Nil for Total Amount due from ₹0 -₹200</b> <b>₹100 for Total Amount due greater than ₹200 &amp; upto ₹500</b> <b>₹400 for Total Amount due greater than ₹500 &amp; upto ₹1000</b> <b>₹600 for Total Amount due greater than ₹1000 &amp; upto ₹10,000</b> <b>₹800 for Total Amount due greater than ₹10,000 &amp; upto ₹25000</b> <b>₹950 for TotalAmount due greater than ₹25000</b>
Overlimit Card Replacement Emergency Card Replacement (When Abroad)  Foreign Currency Transaction  Dynamic Currency Conversion Transaction  Rewards Redemption Fee  Priority Pass Lounge Charges	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 Cardholder 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.
<b>Surcharge</b> Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps  Payment of Customs duty	₹30 + 2.5% of transaction amount 1.8% of transaction amount + all applicable taxes. 1% of transaction value(excluding all applicable taxes wherever applicable + other charges) for single transaction spends between ₹500 and ₹4000 for Platinum Cards, Prime Cards & Elite Cards; ₹500 and ₹3000 for all other cards. Maximum surcharge waiver of ₹250 per statement cycle per credit card account for Platinum Cards,Prime Cards &Elite Cards ₹100 per credit card account for all the other cards per credit card account for all other 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 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%

Important Points
<p><b>"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."</b></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 SBI 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 <b>chargeback@sbicard.com</b></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>SBI Cards may not approve High Risk Transactions (e.g. Jewellery etc.) to prevent misuse or potential fraud on your SBI Card.</p> <p>SBI Cards discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.</p>



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.	