(DUPLICATE FOR SUPPLIER) Stmt/Debit Note/Credit Note/Tax Invoice

GSTIN of SBI Card: 06AAECS5981K1ZV SUDHANSHU AGGARWAL Credit Card Number

XXXX XXXX XXXX XX12

*Total Amount Due (₹)

1,445.00 incl. EMI

**Minimum Amount Due (₹)

1,445.00

Pay Now

Credit Limit(₹) 50.000.00

Available Credit Limit (₹)

18,108.78

Previous Balance

(₹)

11,251.36

PLACE OF SUPPLY : KTK/29/KARNATAKA

: B20090303092

Cash Limit (₹) as part of credit limit) 15.000.00

Statement Date 04 Sep 2020

Available Cash Limit (₹)

15.000.00

24 Sep 2020

Payment Due Date

ACCOUNT SUMMARY

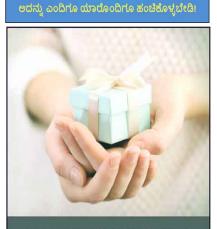
Payments, Total Outstanding Reversals & other Credits (₹) Purchases & Other Debits (₹) Fee, Taxes & (₹) Interest Charges (₹) + 31.891.00 0.00 20,176.80 463.06

SHOP & SMILE SUMMARY

nts Expiry Detail: + 0 = 3902 3722 180 NONE

Date	Transaction Details for Statement dated 04 Sep 2020	Amount (₹)
04 Sep 20	FP EMI 03/12(EXCL TAX 70.64)	3,583.25 M
04 Sep 20	INTEREST ON EMI	392.42 D
	IGST DB @ 18.00%	70.64 D
	TRANSACTIONS FOR SUDHANSHU AGGARWAL	
05 Aug 20	RELIANCE FRESH BANGALORE IN	104.50 D
05 Aug 20	PAYTM NOIDA IN	2,000.00 D
05 Aug 20	PAYTM NOIDA IN	2,000.00 D
05 Aug 20	PAYTM NOIDA IN	2,000.00 D
05 Aug 20	PAYTM NOIDA IN	2,000.00 D
06 Aug 20	PAYTM NOIDA IN	2,000.00 D
06 Aug 20	MOBIKWIK GURGAON IN	471.00 D
06 Aug 20	MAKEMYTRIP INDIA PVT L NEW DELHI IN	1,779.00 D
07 Aug 20	APOLLO HOSPITALS ENTER BANGALORE IN	80.30 D
07 Aug 20	S S MEDICALS BANGALORE IN	100.00 D
07 Aug 20	APOLLO HOSPITALS ENTER BANGALORE IN	182.00 D
07 Aug 20	MSW*DTDC EXPRESS LIMIT Bangalore IN	2,092.00 D
08 Aug 20	PONCHO HOSPITALITY INR WWW.MOJOPIZZA IN	615.00 D
11 Aug 20	MSW*DTDC EXPRESS LIMIT Bangalore IN (Pay in EMIs)	2,777.00 D
12 Aug 20	PONCHO HOSPITALITY INR WWW.MOJOPIZZA IN	652.00 D
16 Aug 20	PayZapp Wallet- PayZap Bangalore IN	525.00 D
01 Sep 20	NETFLIX ENTERTAINMENT GURGAON IN	799.00 D

DON'T SHARE YOUR OTP OTP (One Time Password) is a 6 digit number that you receive to complete an online transaction.



NEVER SHARE it with anyone!

MAKE EVERY SPEND A **REWARDING ONE!**



Get 10 Reward Points* per ₹100 spent on Grocery spends, Departmental Stores, Online Food Delivery & Multi-media Entertainment Subscriptions with your SBI Card PRIME.





TO UPGRADE: SMS "UPGRADE" to 5676791 or login to your account at sbicard.com

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

1.2541 will not accrue Reward Points. >W.e.f. 01 July 2020, transactions pertaining to e-Wallet loading/recharge identified under MCCs 65

>With effect from 10th May 2020, your benefit of 15 Reward Points per Rs 100 spent at BigBasket on PRIME Card would be discontinued.

> 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 July 2020, the Late Payment Charges will be revised to NIL for Total Amount Due between Rs. 0 - Rs. 500; Rs. 400 for Total Amount Due between Rs. 501 - Rs. 1,000; Rs. 750 for Total Amount Due between Rs. 1,001- Rs. 10,000 and Rs. 950 for Total Amount Due greater than Rs. 10,000.
>W.e.f. 1 July 2020, the Late Payment Charges will be revised to NIL for Total Amount Due between Rs. 0 - Rs. 500; Rs. 400 for Total Amount Due between Rs. 501 - Rs. 1,000; Rs. 750 for Total Amount Due between Rs. 1,001- Rs. 10,000 and Rs. 950 for Total Amount Due greater than Rs. 10,000.
>W.e.f. 1 July 2020, the Late Payment Charges will be revised to NIL for Total Amount Due between Rs. 501 - Rs. 1,000; Rs. 750 for Total Amount Due between Rs. 1,000 and Rs. 950 for Total Amount Due between Rs. 1,000 and Rs. 950 for Total Amount Due between Rs. 1,000 and Rs. 950 for Total Amount Due between Rs. 1,000 and Rs. 950 for Total Amount Due between Rs. 1,000 and Rs. 950 for Total Amount Due between Rs. 1,000 and Rs. 950 for Total Amount Due greater than Rs. 10,000.



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	0.00
Reward Points	180	3902	3902

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)(Jun. '20)	Jun 21	31820.58	3583.25(3190.83+392.42)			

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-notices.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 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 Simply **Balance Enquiry:** Available Credit & Cash limit: SMS 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 MMYY XXXX = Last 4 Digits of the Card No.

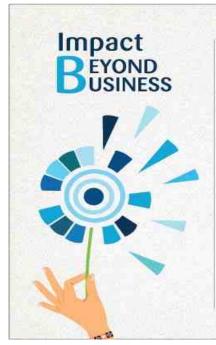
Important Information on Disputed Transaction(s):

- Kindly note that this temporary credit (T) has been rendered to you in the interim and 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

Version 1.0 / NOV, 2019

For SBI Cards and Payment Services Limited (SBI Card) (formerly known as SBI Cards and Payment Services Private Limited)





SERVING. HELPING. REVIVING.

SBI Card in collaboration with prominent NGOs from across the country is helping the disadvantaged emerge through in these unprecedented times due to covid-19 crisis.



Serving more than 3 Lakh cooked meals

Giving free meals twice a day to migrants, homeless, daily wage and other underprivileged



Supporting 4500 elderly and differently abled Providing dry ration and basic hygiene kits in South & South East Delhi



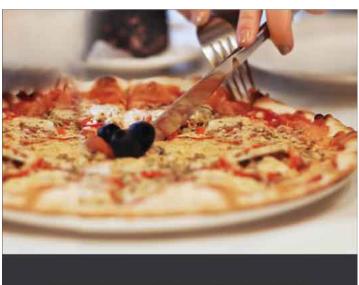
Reaching to 1,845 Villages Spreading COVID awareness

among approx.12,96,900 people through distribution of cotton face masks, apron, headcap, hand soap and COVID wareness pamphlets



5 Mobile **Medical Units**

Providing primary healthcare services in urban slums of Delhi, Gurgaon, Agra and



PRIME MILESTONE BENEFITS

- ₹1,000 Pizza Hut e-Voucher on spends of ₹50,000 in a calender quarter
- Waiver of Renewal fee on annual spends of ₹3 Lakhs

Log onto sbicard.com for more details



Pay for your recent purchases in easy monthly instalment with Flexipay EMIs*.

Convert any purchase above ₹500 to EMIs, with minimum booking amount of ₹2,500.

T&C Apply

To book Flexipay EMIs SMS FP to 56767 | Log on to our website or mobile app | Chat with ILA



EASY ACCOUNT MANAGEMENT



View Statement



Book Flexipay



Manage PIN



Duplicate Statement

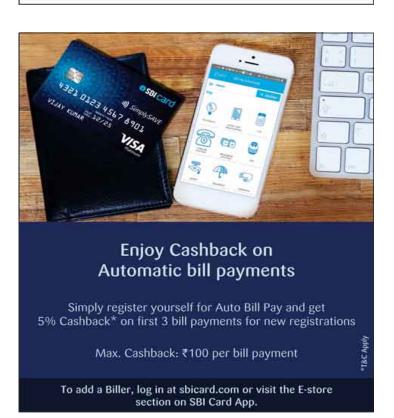


View Transaction History



Alerts and Notifications

Login to our website at sbicard.com



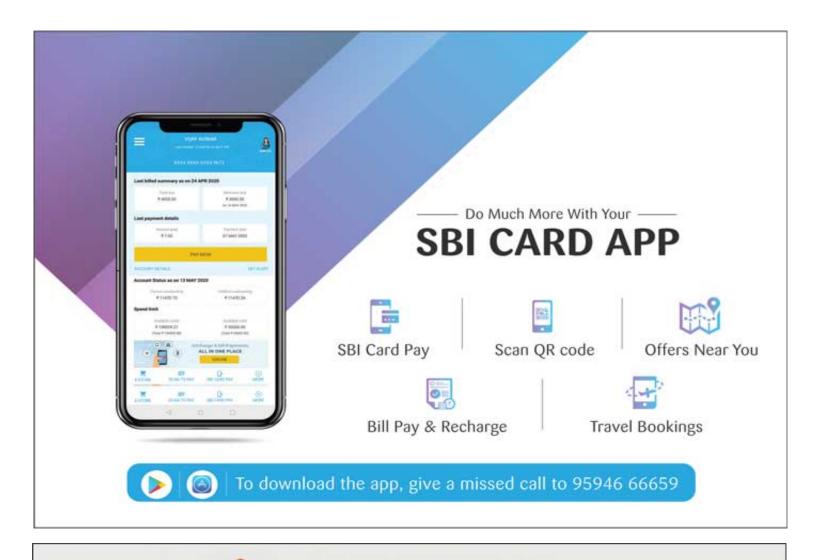
Important Terms & Conditions

· Charges & Cardholder Agreement

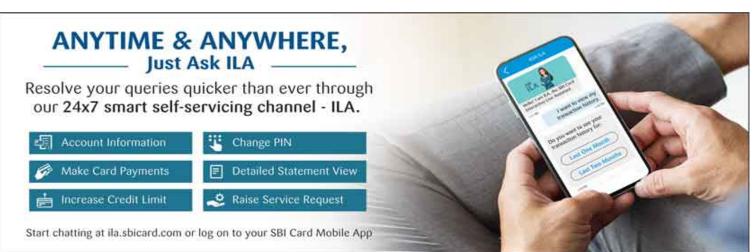
Privacy Policy

• Reach Us

Payment Options









Schedule of Charges Fees ₹0-4,999 Annual Fee (one time) ₹0-4,999 Renewal Fee (per annum) Nil Add on Fee (per annum) **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 3.35% 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 Minimum Amount Due + EMI (in case of EMI based products)+OVL amount (if any) **Cash Advance** Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & Cash Advance Limit 15k/day for Platinum Cards & Signature/World Cards). Nil Free Credit Period 3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. Finance Charges# (30% p.a.) for Secured Cards from the date of withdrawal. Cash Advance Fees 2.5% of transaction amount (subject to a minimum of ₹500) SBI ATMs/Other Domestic ATMs 2.5% of transaction amount (subject to a minimum of ₹500) International ATMs Other Charges & Fees ₹199 Cash Payment fee 2% of Payment amount (subject to a minimum of ₹500) Payment Dishonor fee ₹100 per Statement (>2 months old) Statement Retrieval ₹100 Cheque Fee Nil for Total Amount due from ₹0 -₹500; **Late Payment** Late Payment charges will be ₹400 for Total Amount due greater than ₹500 & upto ₹1000 applicable if Minimum Amount Due is ₹750 for Total Amount due greater than ₹1000 & upto not paid by the payment due date. ₹10,000; ₹950 for Total Amount due greater than ₹10,000 2.5% of Overlimit Amount (subject to a minimum of ₹500) Overlimit ₹100 - ₹250 Card Replacement Actual cost (subject to a minimum of \$175) **Emergency Card Replacement (When** Abroad) Conversion mark up: 3.5% (For All Cards Except Elite) Foreign Currency Transaction 1.99% (For Elite Cardholders Only) Markup: 3.50% (For All Cards Except Elite) 1.99% (For Elite Dynamic & Static Currency Conversion Cardholder only)(Only for transactions greater than or equal to Transaction ₹1000) ₹99 Rewards Redemption Fee \$27 per visit + applicable taxes for lounge visits within India. Priority Pass Lounge Charges \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits. Surcharge Railway Tickets - Railway Counters ₹30 + 2.5% of transaction amount 1.8% of transaction amount + all applicable taxes. Railway Tickets - www.irctc.co.in 1% of transaction value(excluding all applicable taxes wherever Petrol & all products/services sold applicable + other charges) for single transaction spends at petrol pumps 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 Payment of Customs duty 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

"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."

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

words or figures. Hence, we request you to take care at the time of issuing cheques against your SBI Cadues 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 Cards discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI.



By Web Log onto: www.sbicard.com and register to access all your account related information

Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, TowerC, 12th Floor, Block 2, Building 3, DLF Cyber City, Gurugram – 122002 (Haryana)India or Post Bag No.28, GPO, New Delhi – 110001

CUSTOMER GRIEVANCE REDRESSAL: All grievance escalations should be marked to Ms. Rupali Bhardwai (Principal Nodal Officer). SBI Cards at above address or via

CUSTOMER GRIEVANCE REDRESSAL: All grievance escalations should be marke 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 predetermined date.

Ways to make your SBI Card payment



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



Online SBI

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.

(3)

NEFT (National Electronic Funds Transfer)

Pay SBI Card bill ONLINE from any bank (except SBI) account

Our IFSC code is SBIN00CARDS; Bank name - SBI Credit Card - NEFT

Bank Address – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai Your payment will be credited **within 3 banking hours**.



Pay via UPI

Get instant credit by making payment of SBI Credit Card bill through BHIM SBI PAY. It is a UPI app which enables Instant Transfer of funds between two banks



Over The Counter Payment

Pay in cash or SBI cheques at SBI Branches. Your payment will be credited in 2 working days. Maximum cash payment allowed through OTC channel for payment of outstanding is Rs.49999/- per transaction.



YONO by SBI

Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account



Electronic Bill Payment

Pay online, directly from your bank account through Net Banking or though ATM using Bill Pay service of your bank. Currently available with State Bank of India, Indian Overseas Bank, CitiBank & Bank of India. Your payment will be credited in 3 working days

An illustration of the Finance Charge Calculation:

- •Statement Date is 2nd of every Month and Payment Due Date is 22nd of every month.
- •The interest free period is from the 3rd of every month to 22nd of the next month provided the previous outstanding balance is paid in full. Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.
- •Cardholder makes a retail purchase of ₹1,200 on 30th April, therefore the Total Amount Due on the statement dated 2nd May is ₹ 1,200 to be paid before 22nd May.
- •On 21st May, the Cardholder pays Minimum Amount Due of ₹ 200.
- •On 25th May, Cardholder makes a fresh purchase of ₹ 1,000.

Statement dated 2nd June would show the following components

A) Finance Charge calculated= (Outstanding Amount X 3.35% X 12 Months X No. of Days) /365

Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 27.75
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 14.32
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 9.91
Total Finance Charge for 2nd June cycle	₹ 51.98

B) Total Principal Amount Outstanding = ₹2,000

(Balance ₹1,000 outstanding from last month's billing period + ₹1,000 fresh purchase)

Hence Total Amount Due = (A) + (B) + Applicable taxes

If Minimum Amount Due of ₹ 200 is not paid by due date of 22nd May, Late Payment charges as applicable would be levied

*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.