

GSTIN of SBI Card : 06AAECS5981K1ZV  
KARTHI KEYAN K

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

UPDATE YOUR CONTACT DETAILS

Dear SBI Cardholder,

To get regular updates and information on our latest offers, please ensure your mobile number and email id is always updated in our records.

To update, log onto sbicard.com, SBI Card Mobile App or call SBI Card helpline.

Credit Limit (₹) (including cash)	Cash Limit (₹)(as part of credit limit)	Statement Date
50,000.00	5,000.00	09 Jun 2018
Available Credit Limit (₹)	Available Cash Limit (₹)	Payment Due Date
476.66	476.66	29 Jun 2018

ACCOUNT SUMMARY

Opening Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
44,404.58	39,175.46	Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	49,523.00
		44,280.69	13.53	

SHOP & SMILE SUMMARY

Opening Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details
1340	435	0	1775	NONE

Date	Transaction Details for Statement dated 09 Jun 2018	Amount (₹)
12 May 18	PAYMENT RECEIVED 000000000NICI6299104426	24,170.96 C
29 May 18	PAYMENT RECEIVED 000000000NICI6344038454	15,000.00 C
09 Jun 18	FP EMI 04/09(EXCL TAX 13.53)	1,117.96 M
	TOTAL INTEGRATED TAX DB FOR CURR STMT	13.53 D
	TRANSACTIONS FOR KARTHI KEYAN K	
10 May 18	SAMY AUTOMOBILES MADURAI IN	303.00 D
11 May 18	RANA APPARELS MADURAI IN	350.00 D
11 May 18	RANA APPARELS MADURAI IN	500.00 D
10 May 18	SAMY AUTOMOBILES MADURAI IN	2.25 C
14 May 18	VATHIYAR FILLING STATI MADURAI IN	303.54 D
14 May 18	VATHIYAR FILLING STATI MADURAI IN	2.25 C
21 May 18	SHRIRAM Jaipur IN (Convert this to Flexipay)	21,600.00 D
02 Jun 18	WWW AIRTEL IN GURGAON IN	149.00 D
07 Jun 18	THIRUMAGAL TRADERS MADURAI IN (Convert this to Flexipay)	21,000.00 D



Offer of the Month - June '18

Puma Teens School Set



Reward Points  
15700 Pts.

Special Offer\*  
11000 Pts.

Saving Points  
4700 Pts.

30% Discount

Item Code: AK529

This offer is also available in Points + Pay option. Please log onto sbicard.com or call the SBI Card helpline at 1860 180 1290 or 39 02 02 02 (Prefix local STD code) for redemption

\*T&C Apply.



FREE YATRA VOUCHER ON INTERNATIONAL SPENDS

Get FREE Yatra voucher\* worth ₹2,500 on foreign currency online trxn.

Min. trxn: 10,000 | Validity: 15 May – 15 Jul '18

\*Not valid on Retail Store Transactions.

For more details, call SBI Card helpline.

T&C Apply

Total Amount Due(TAD) needs to be paid by payment due date to avoid levy of finance charges on new transaction done after the statement date.

C=Credit; D=Debit; EN=Encash; FP=Flexipay; EMD=Easy Money Draft; BT=Balance Transfer; M=Monthly Installments; TAD=Total Amount Due; T=Temporary Credit.

Important Messages

>W.e.f 01 Jul'18, all transactions of Rs.1,000 or more, carried out in Indian Currency at an international location or at merchants which are located in India but registered overseas, will attract a transaction fee of 3.50%.T&C  
>Please note, cumulative 10X Reward Points accrued on Dining, Movies, Departmental Store & Grocery spends for your SimplySAVE SBI Card will have a maximum cap of 5,000 Reward Points per month. Post the cap, standard Reward Points, as per the card policy, will continue to accrue on the aforementioned categories w.e.f 01 Aug'18.T&C.

>Dear SBI Cardholder, w.e.f 01 Aug'18, a fee of Rs. 100 will be charged for payments made by cheque for an amount less than or equal to Rs. 10,000. No additional fee will be charged for cheque payments more than Rs. 10,000. Visit sbicard.com to make payments digitally. T&C

> W.E.F. 16 August'18, the Late Payment Charges will be revised to : NIL for Total Amount Due between Rs.0- Rs.200; Rs.100 for Total Amount Due between Rs.200- Rs.500; Rs.400 for Total Amount Due between Rs.500- Rs.1000; Rs.600 for Total Amount Due between Rs.1000- Rs.10,000; Rs.800 for Total Amount Due between Rs.10,000- Rs.25,000 & Rs.950 for Total Amount Due greater than Rs.25,000

\*Amount required to be paid this month in order to avoid levying of finance charges(Please refer overleaf for charges)

\*\*To keep your credit card in good standing, you have the option of paying atleast the minimum amount due or any amount between the Minimum Amount Due and Total Amount Due, on or before the due date. The difference if any between the Total Amount Due and the Total Outstanding is the balance on the Flexipay Plan/Encash/Installment as applicable. The Minimum Amount Due also 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.

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.

#### 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

Instant Information 24x7, by just sending an SMS to 5676791

Simply  
SMS

<b>Balance Enquiry:</b> BAL XXXX	<b>Available Credit &amp; Cash limit:</b> AVAIL XXXX
<b>Hotlist Lost/Stolen Card:</b> BLOCK XXXX	<b>Last Payment Status:</b> PAYMENT XXXX
<b>Reward Point Summary:</b> REWARD XXXX	<b>Subscribe to EStatement:</b> ESTMT XXXX

**Duplicate Statement:**

DSTMT XXXX Statement Period in MMY'Y

XXXX = Last 4 Digits of the Card No.

#### 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 Pvt. Ltd, DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers, 12th Floor, Gurgaon, HR - 122002

Log onto [sbicard.com](http://sbicard.com) to view the "Most Important Terms & Conditions" & updated information on all ongoing offers.

	SBI Card is a Corporate Agent of Royal Sundaram General Insurance Co. Limited vide IRDAI Registration code CAD075.
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#### 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

Version 2.0 / MAR, 2018

For SBI Cards and Payment Services Pvt. Ltd.



Authorized Signatory



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	5.00
Reward Points	435	1364	4725

# 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(9 MONTHS)(Feb.'18)	Nov 18	6442.19	1117.96(1042.81+75.15)


Your Reward Points have come closer to you.



Now pay with your Reward Points instantly at your nearest merchant\* store.

1 Reward Point = 20 paise

\*Valid only on Pine Labs enabled POS terminals at participating merchant outlets.



Small portions can make a big difference.

Convert transactions into easy instalments with **Flexipay EMIs\***.

- Low interest rates\*
- Flexible tenure of 6, 9, 12, 24 or 36 months

**BOOK NOW**

- SMS FP to 56767
- Login to sbicard.com
- Call the SBI Card Helpline

Shopping just got more rewarding.

WITH

**Accelerated REWARDS**

Get 5 Reward Points\* on every ₹100 spent on select cards.

GROFERS

Khadiim's

Perfume2order

Shreeji Store

TATA CLiQ

VICTORINOX

VLCC

Offer valid till: 30 June '18

For more details, visit sbicard.com



From stressful to stress-free with **Balance Transfer on EMI**

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

Tenure	Interest Rate#
3 Months	0.75%
6 Months	1.27%

For more information, call us at 1860 180 1290 or 39 02 02 02 (prefix local STD code) or visit us at sbicard.com

IMPORTANT INFORMATION

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

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



\*T&C Apply

Fulfil your heart's  
desire with easy EMIs\*

EMI Partners



\*T&C Apply



Your bills.  
Our assistance.

Simply register yourself on **Auto Bill Pay**  
and we'll take care of the rest.

To avail, register for Auto Bill Pay service  
under Utility Bill Payments section on our website.

For details, visit sbicard.com

cpp

Worrying about valuables  
is now a thing of the past.

Safeguard your wallet essentials  
with the **Card Protection Plan**  
at just ₹4.5 per day.

To avail, SMS CPPEMI to 5676791.  
For more details, visit sbicard.com

\*T&C Apply

Pay bills & receive  
credit instantly

Settle your SBI Card outstanding  
and enjoy instant credit.

SBI Card payment modes:

- Online SBI • Paynet-Pay Online
- Pay Via UPI • Pay Via YONO

For more payment options, log onto sbicard.com





Schedule of Charges	
<b>Fees</b>	
Annual Fee (one time)	₹ 0-4,999
Renewal Fee (per annum)	₹ 0-4,999
Add on Fee (per annum)	Nil
<b>Extended Credit</b>	
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
Minimum Amount Due	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	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature Cards).
Free Credit Period	Nil
Finance Charges#	3.35% p.m. (40.2% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards
Cash Advance Fees	
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹ 300)
International ATMs	3.0% of transaction amount (subject to a minimum of ₹ 300)
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	₹ 100
Cheque Pickup	₹ 100
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹ 450)
Statement Retrieval	₹ 100 per Statement (>2 months old)
Cheque Fee	₹ 100 (Cheque payment upto ₹ 2000)
Late Payment	Nil for Total Amount Due from ₹ 0 – ₹ 200 ₹ 100 for Total Amount Due greater than ₹ 200 & up to ₹ 500 ₹ 400 for Total Amount Due greater than ₹ 500 & up to ₹ 1000 ₹ 500 for Total Amount Due greater than ₹ 1000 & up to ₹ 10,000 ₹ 750 for Total Amount Due greater than ₹ 10,000
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹ 500)
Card Replacement	₹ 100 - ₹ 250
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175)
Foreign Currency Transaction	Conversion mark up: 3.5% (For All Cards Except Elite) 1.99% (For Elite Cardholders Only)
Rewards Redemption Fee	₹ 99
<b>Surcharge</b>	
Railway Tickets - Railway Counters	₹ 30 + 2.5% of transaction amount
Railway Tickets - www.irctc.co.in	1.8% of transaction amount + all applicable taxes. 1% of transaction value or Rs. 10 whichever is higher
Petrol & all products/services sold at petrol pumps	1% surcharge waiver (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between ₹ 500 and ₹ 4000 for Signature & Platinum Cards; ₹ 500 and ₹ 3000 for all other cards. Maximum surcharge waiver of ₹ 250 per statement cycle per credit card account for Signature & Platinum Cards; ₹ 100 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 dues in order to avoid any inconvenience / charges.

In case of any transaction dispute please send a signed dispute form within 70 days from date of transaction to [chargeback@sbicard.com](mailto: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. Jewelry 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.








-  **SMS** SMS 'PROBLEM' to <9212500888> and get your **concerns** addressed
-  **By Phone** Call us at : **39 02 02 02** (prefix local STD code) or **1860 180 1290**
-  **By E-mail** Write to us at: **customercare@sbicard.com** for any queries on your card account
-  **By Web** Log onto: **www.sbicard.com** and register to access all your account related information
-  **By Letter** Write to us at Manager, Customer Correspondence Unit DLF Infinity Towers, Tower C, 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 Saurabh Gaur – Nodal Officer, SBI Cards at above address or via email at [nodalofficer@sbicard.com](mailto:nodalofficer@sbicard.com). If concern not resolved within 15 days, you may approach Mr. Monish Vohra – Head, Customer Services at [CustomerServiceHead@sbicard.com](mailto: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

-  **PayNet**  
Click on PayNet at [www.sbicard.com](http://www.sbicard.com) to make your payment online through netbanking or your SBIATM cum debit card. Payment will reflect instantly on your SBI Credit Card account. For bank details, please log onto [www.sbicard.com](http://www.sbicard.com)
-  **Online SBI**  
Simply log onto [onlinesbi.com](http://onlinesbi.com) to pay your bills directly from your SBI Bank Account. Payment will reflect instantly on your SBI Credit Card account.
-  **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 through 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
<b>Total Finance Charge for 2nd June cycle</b>	<b>₹ 51.98</b>

**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.