

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

V SITARAMULU

PLACE OF SUPPLY : TEL/36/TELANGANA

STMT No. : B24021543195

Credit Card Number		
XXXX XXXX XXXX XX80		
*Total Amount Due (₹)		
4,378.00 incl. EMI		
**Minimum Amount Due (₹)		
3,577.00 Pay Now		
Credit Limit (₹) (including cash)	Cash Limit (₹)(as part of credit limit)	Statement Date
1,00,000.00	20,000.00	13 Feb 2024
Available Credit Limit (₹)	Available Cash Limit (₹)	Payment Due Date
70,157.59	20,000.00	04 Mar 2024

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
0.00	0.00	28,612.69	1,229.72	29,842.00

ONLINE SPENDS SUMMARY

Accumulated Spends till statement date (₹)	Spends left to reach the milestone of	
	1,00,000 (₹)	2,00,000 (₹)
0.00	1,00,000.00	-

REWARD SUMMARY

Previous Balance	Earned	Redeemed/Expired /Forfeited	Closing Balance	Points Expiry Details
0	1410	1375	35	NONE

Date	Transaction Details for Statement dated 13 Feb 2024	Amount (₹)
27 Jan 24	MERCHANT EMI PROC FEE (EXCL TAX 17.82)	99.00 D
29 Jan 24	MERCHANT EMI PROC FEE (EXCL TAX 17.82)	99.00 D
13 Feb 24	ANNUAL FEE CHARGED (EXCL TAX 89.82)	499.00 D
13 Feb 24	FP EMI 01/12(EXCL TAX 30.28)	1,214.83 M
13 Feb 24	INTEREST ON EMI	168.24 D
13 Feb 24	FP EMI 01/12(EXCL TAX 31.84)	1,277.33 M
13 Feb 24	INTEREST ON EMI	176.90 D
	IGST DB @ 18.00%	187.58 D
	TRANSACTIONS FOR V SITARAMULU	
22 Jan 24	DREAMPLUG TECHNOLOGI BANGALORE IND	779.00 D
22 Jan 24	LALITHA'S FUEL POINT HYDERABAD TEL	222.20 D
25 Jan 24	#PAY*WWW CURE FIT GURGAON HA (Pay in EMIs)	13,459.52 D
27 Jan 24	TRANSFER TO MERCHANT EMI	13,459.52
27 Jan 24	#PAY*WWW CURE FIT GURGAON HA (Pay in EMIs)	14,151.97 D
29 Jan 24	TRANSFER TO MERCHANT EMI	14,151.97



DO NOT TRUST ANYONE WITH YOUR CARD

మీ కార్డ్ విషయంలో ఎవరినీ విశ్వసించకండి

Don't hand over your card to anyone, including SBI Card representatives.

ఎవరిని కార్డ్ ప్రతినిధులతో సహా, మీ కార్డ్ ఎవరికీ ఇవ్వకండి.



Small portions.
Big surprise.


Convert your transactions into easy installments with Flexipay EMIs*.

To book Flexipay: • SMS SFP to 56767 • Log in to sbicard.com • Call 1860 180 1290 or 39 02 02 02 (prefix local STD code)

*T&C Apply

Transfer your burden with
Balance Transfer

Transfer unpaid balance of any other credit card to your SBI Card and repay in low interest EMIs.



Ways to avail the Balance Transfer on EMI facility :

Login to sbicard.com | SMS STBT to 56767

Call our helpline number

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

>Accrual of 5X Reward Points on online Rent Payment transactions with SimplyCLICK SBI Card and SimplyCLICK Advantage SBI Card will be revised to 1X Reward Points w.e.f 01 MAY'23.

>Please note 0 points will expire on 31 Mar 2024. Call our helpline to redeem your points.

>Accrual of 10X Reward Points on online spends at EazyDiner with SimplyCLICK/SimplyCLICK Advantage SBI Card will be revised to 5X Reward Points w.e.f 01 November '23. Your card will continue to accrue 10X Reward Points on online spends at Apollo 24x7, BookMyShow, Cleartrip, Dominos, Myntra, Netmeds, Yatra . T&C

*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	0.00
Reward Points	1410	1410	1410
Reward Points For Online Partners	0	0	0
Reward Points For All Other Online Spends	0	0	0

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.'24)	Feb 25	13459.52	1214.83(1046.59+168.24)
MERCHANT EMI(12 MONTHS)(Jan.'24)	Feb 25	14151.97	1277.33(1100.43+176.90)

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)

Important Notes

- Description of Services :- Credit Card Services
- HSN Code : 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) , 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

Simply SMS

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 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 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.

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 customer-care@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

• 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.