

GSTIN of SBI Card : 06AAECS5981K1ZV  
P DINESH KUMAR

Stmt/Debit Note/Credit Note/Tax Invoice

(ORIGINAL FOR RECIPIENT)

## Credit Card Number

XXXX XXXX XXXX XX73

## \*Total Amount Due (₹)

10,127.00 incl. EMI

## \*\*Minimum Amount Due (₹)

5,210.00 [Pay Now](#)

PLACE OF SUPPLY : TEL/36/TELANGANA

STMT No. : B24051846229  
CKYC No. : 40005310464619

## Credit Limit (₹) (including cash)

27,000.00

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

1,000.00

## Statement Date

16 May 2024

## Available Credit Limit (₹)

7,240.43

## Available Cash Limit (₹)

1,000.00

## Payment Due Date

05 Jun 2024

## ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
7,258.40	-	19,526.32	232.85	19,760.00

## ONLINE SPENDS SUMMARY

Accumulated Spends till statement date (₹)	Spends left to reach the milestone of	
	1,00,000 (₹)	2,00,000 (₹)
19,688.00	80,312.00	-

## REWARD SUMMARY

Previous Balance	Earned	Redeemed/Expired /Forfeited	Closing Balance	Points Expiry Details			
127	+	920	-	715	=	332	NONE

Date	Transaction Details for Statement dated 16 May 2024	Amount (₹)
01 May 24	PAYMENT RECEIVED 000HGADP0DAC00557718664	7,258.00 C
16 May 24	FP EMI 01/03(EXCL TAX 35.52)	4,916.00 M
16 May 24	INTEREST ON EMI	197.33 D
	IGST DB @ 18.00%	35.52 D
	<b>TRANSACTIONS FOR P DINESH KUMAR</b>	
16 Apr 24	MS SRI ANJANEYA MOTORS HYDERABAD IND	226.46 D
17 Apr 24	RAZ*BRIGHT LIFECARE PV RAZ*BRIGHT LI IND (Pay in EMIs)	3,559.00 D
18 Apr 24	#AMAZON PAY INDIA PRIVA www.amazon.in IN (Pay in EMIs)	14,351.54 D
20 Apr 24	TRANSFER TO MERCHANT EMI	14,351.54
23 Apr 24	ADHOC ASHOK SERVICE ST HYDERABAD IND	226.62 D
02 May 24	AMAZON PAY INDIA PRIVA www.amazon.in IND	549.00 D
09 May 24	ADHOC ASHOK SERVICE ST HYDERABAD IND	217.35 D
15 May 24	ADHOC ASHOK SERVICE ST HYDERABAD IND	217.35 D
15 May 24	AMAZONRECHAG MUMBAI MAH	179.00 D



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.

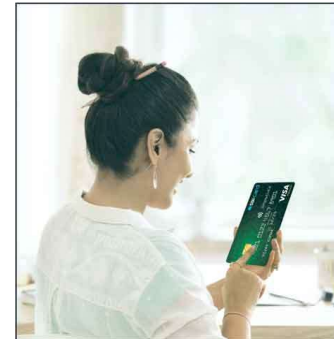


# 10X REWARD POINTS

ON ONLINE SPENDS WITH EXCLUSIVE PARTNERS



SBI Card



## REWARD POINTS\*

on all online spends.

\*Terms &amp; Conditions apply.

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

>Please note that the details related to your SBI Credit Card will appear in Credit Bureau records against a Unique ID ending with the last 3 digits of your card number.

>Please note 0 points will expire on 30 Jun 2024. Call our helpline to redeem your points.

>W.e.f. 01 Jun 2024, accrual of Reward Points on Govt Related transactions with your card will be discontinued.

\*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	920	1047	1047
Reward Points For Online Partners	0	72	72
Reward Points For All Other Online Spends	736	740	740

# 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 (3 MONTHS)(Apr.'24)	Aug 24	14351.54	4916.00(4718.67+197.33)

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](http://www.sbicard.com/en/customer-notices.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](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.



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



## Balance Enquiry:

BAL XXXX

## Available Credit &amp; 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 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, in case 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/update.

## 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@sbicard.com](mailto:customer@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.

Version 1.0 / JAN, 2024

For SBI Cards and Payment Services Limited (SBI Card).

Authorized Signatory