

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmnt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

JISHNU T V

PLACE OF SUPPLY : KER/32/KERALA

STMT No. : D21060888326

Credit Card Number		XXXX XXXX XXXX XX39
*Total Amount Due (₹)		4,111.00 incl. EMI
**Minimum Amount Due (₹)		2,652.00 Pay Now
Credit Limit (₹) (including cash)	Cash Limit (₹)(as part of credit limit)	Statement Date
14,000.00	7,000.00	06 Jun 2021
Available Credit Limit (₹)	Available Cash Limit (₹)	Payment Due Date
7,482.51	7,000.00	26 Jun 2021

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)	
7,382.89	-	1,619.96	112.64	6,517.00

ONLINE SPENDS SUMMARY

Accumulated Spends till statement date (₹)	Spends left to reach the milestone of	
	1,00,000 (₹)	2,00,000 (₹)
8,166.00	91,834.00	-

REWARD SUMMARY

Previous Balance	Earned	Redeemed/Expired /Forfeited	Closing Balance	Points Expiry Details
0	175	0	175	NONE

Date	Transaction Details for Statement dated 06 Jun 2021	Amount (₹)
12 May 21	PAYMENT RECEIVED 000000000VSM29966826403	2,597.00 C
15 May 21	NEFT 0000000000000000000N135210597203710	1.00 C
06 Jun 21	FP EMI 02/03(EXCL TAX 10.05)	2,435.00 M
06 Jun 21	INTEREST ON EMI	55.84 D
	FORGN CURR MARKUP DB (EXCL TAX 7.13)	39.62 D
	IGST DB @ 18.00%	17.18 D
	TRANSACTIONS FOR JISHNU T V	
17 May 21	DIGITALOCEAN.COM DIGITALOCEAN. NY 8.39 USD	615.32 D
24 May 21	JIO_PREPAID MUMBAI MAH	75.00 D
28 May 21	AMAZON PAY INDIA PRIVA BANGALORE IN	413.00 D
01 Jun 21	DIGITALOCEAN.COM DIGITALOCEAN. NY 7.08 USD	516.64 D

DON'T SHARE YOUR OTP



OTP (One Time Password) is a 6 digit number that you receive to complete an online transaction.

ഒരു ഓൺലൈൻ ട്രാൻസാക്ഷൻ പൂർത്തിയാക്കുന്നതിനായി നിങ്ങൾക്ക് ലഭിക്കുന്ന 6 അക്ക നമ്പറാണ് ഒടിപി (വൺ ടൈം പാസ്‌വേഡ്).

NEVER SHARE it with anyone!

ഇത് ആരുമായും പങ്കിടരുത്!



10X

REWARD POINTS*

on online spends with exclusive partners.

amazon.in

bookmyshow

cleartrip

dineout

senkhaat.com

netmeds.com

*T&C Apply



5X

REWARD POINTS*

on all online spends.

*Terms & 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

>W.e.f. 1st Feb 2021, the rate of finance charges will be revised to 3.5% p.m. from 3.35% p.m. on all unsecured SBI Credit Cards (except Shaurya).

>Please note, cumulative 10X Reward Points accrued on Online Spends with exclusive partners and cumulative 5X Reward Points accrued on other Online Spends on your SimplyCLICK SBI Card, each will have a capping of 10,000 Reward Points per month. Post the capping, standard Reward Points as per the card policy will continue to accrue on the aforementioned categories w.e.f. 01 Oct'20. T&C.

>Please note 0 points will expire on 31 Jul 2021. Call our helpline to redeem your points.

> W.e.f. 01 Mar 2021, an additional Late Payment Charge of Rs. 100 will be levied on missing payment of Min. Amt. Due by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the Min. Amt. Due is cleared. Please note, this charge is excluding applicable taxes.

> W.e.f. 01 Jun 2021, the Cardholder will be charged a revised interest rate of 3.65% per month (43.8% per annum) if the Minimum Amount Due is not paid by the due date twice in a 12-month period. This revised rate will be applicable for a period of 12 months before it is reviewed again. When the Minimum Amount Due or more is paid by the due date for at least 11 times in the next 12 months, the interest rate charged will be revised back to the original rate applicable. This change is valid only for unsecured retail cards except Shaurya SBI Card..

*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	175	885	885
Reward Points For Online Partners	36	675	675
Reward Points For All Other Online Spends	24	24	24

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.'21)	Jul 21	4786.08	2435.00(2379.16+55.84)

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) (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 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 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/American Express 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

Impact BEYOND BUSINESS




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 wagers 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 awareness pamphlets



5 Mobile Medical Units

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



5% CASHBACK*

Min Trxn.: ₹40,000 | Max Cashback: ₹3,500 per card
Valid only on EMI Trxns.



Validity: 01 May 2021 - 30 Jun 2021

*T&C Apply



#GoDigital with SBI Card Pay

Make faster and secure contactless payments* by tapping your android smartphone on POS machines.


To download the App, give a missed call to **95946 666659**

This feature is valid for NFC enabled android phones for credit cards on Visa and MasterCard platform.

*T&C Apply


Save more with exclusive offers on Electronics & Home Appliances






5% Cashback

Min. Trxn.: ₹25,000 | Max. Cashback: ₹2,000 per card
Valid only on EMI Trxns. | Valid till: 01 May – 30 Jun 2021




Flat ₹1,000 Cashback

Min. Trxn.: ₹20,000 | Also valid on EMI Trxns.
Valid till: May & June 2021, every 2nd and 4th weekend (Sat/Sun)




5% Cashback

Min. Trxn.: ₹35,000 | Max. Cashback: ₹2,500 per card
Valid only on EMI Trxns. | Valid till: 17 Apr – 15 Jun 2021




Up to 17.5% Cashback

Max. Cashback: ₹15,000 per card
Valid only on EMI Trxns. | Valid till: 15 May – 30 Jun 2021



5% Cashback

Min. Trxn.: ₹40,000 | Max. Cashback: ₹2,500 per card
Valid only on EMI Trxns. | Valid till: 17 Apr – 30 Jun 2021



5% Cashback

Min. Trxn.: ₹50,000 | Max. Cashback: ₹3,750 per card
Valid only on EMI Trxns. | Valid till: 01 May – 30 Jun 2021

For more details visit, sbicard.com/offers

*T&C apply

Save more on Health & Wellness

Enjoy exclusive offers on health and wellness, with SBI Card



img|Labs

Up to 20% Discount on medicines & 10% Discount on e-Consultation

Promo Code: SBI1MG2021; Validity: Till 31 Dec 2021

cult.fit

Free 15 days access at Cult.Live

Promo Code: SBICULTLIVE; Validity: Till 31 Dec 2021

MediBuddy
Your Health Buddy

COVID-19 consultation at ₹7 & 20% Off on COVID-19 tests

Promo Code: SBIMB; Validity: Till 31 Dec 2021

mind.fit

Therapy session worth ₹1750 at ₹199

Promo Code: SBIMIND; Validity: Till 30 Sep 2021

SARVA
HEALTH INSURANCE AND SERVICES

Free 6 months premium membership at SARVA

Promo Code: SBIXSARVA; Validity: Till 31 Oct 2021

For more information on how to avail the offers, visit sbicard.com/offers

*T&C apply



ASK ILA — for — QUICK QUERY RESOLUTION

Resolve your queries quicker than ever through our
24x7 smart self-servicing channel - ILA.



Account Information



Pay Credit Card Bills



Change PIN



Spend Analyzer



Detailed Statement View



View Transaction History

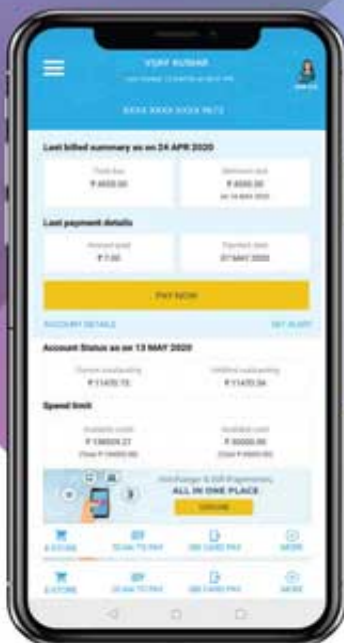


Convert Trxns. to Flexipay EMI



Book Balance Transfer

Start chatting at ila.sbicard.com or login to SBI Card Mobile App



— Do Much More With Your —
SBI CARD APP



SBI Card Pay



Scan QR code



Offers Near You



Bill Pay & Recharge



Travel Bookings



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

Schedule of Charges	
Fees Annual Fee (one time) Renewal Fee (per annum) Add on Fee (per annum) Extended Credit Interest Free Credit Period Finance Charges Overdue Finance Charges Minimum Finance Charges Minimum Amount Due Cash Advance Cash Advance Limit Free Credit Period Finance Charges Overdue Finance Charges Minimum Finance Charges Cash Advance Fees SBI ATMs/Other Domestic ATMs International ATMs Other Charges & Fees Cash Payment fee Payment Dishonor fee Statement Retrieval Cheque Fee Late Payment Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date. An additional Late Payment Charge of Rs. 100 will be levied on missing payment of Minimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the MAD is cleared. Overlimit Card Replacement Emergency Card Replacement (When Abroad) Foreign Currency Transaction Dynamic & Static Currency Conversion Transaction Rewards Redemption Fee Priority Pass/Dream Folks Lounge Charges Surcharge Railway Tickets - Railway Counters Railway Tickets - www.irctc.co.in Petrol & all products/services sold at petrol pumps Payment of Customs duty	₹0-9,999 ₹0-9,999 Nil 20-50 days (applicable only on retail purchases and if previous month's outstanding balance is paid in full) 3.50% p.m. (42% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards and Shaurya Cards 3.65% per month (43.8% p.a.) if the Minimum Amount Due is not paid by the due date twice in a 12-month period (except for secured & Shaurya cards) ₹25 5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes + EMI (in case of EMI based products)+OVL amount (if any) Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium & 15k/day for Platinum Cards & Signature/World/Infinite Cards). Nil 3.5% p.m. (42% p.a.) for Unsecured Cards; 2.5% p.m. (30% p.a.) for Secured Cards & Shaurya Cards from the date of withdrawal. 3.65% per month (43.8% p.a.) if the Minimum Amount Due is not paid by the due date twice in a 12-month period (except for secured & Shaurya cards) ₹25 2.5% of transaction amount (subject to a minimum of ₹500) 2.5% of transaction amount (subject to a minimum of ₹500) ₹199 2% of Payment amount (subject to a minimum of ₹500) ₹100 per Statement (>2 months old) ₹100 Nil for Total Amount due from ₹0 -₹500; ₹400 for Total Amount due greater than ₹500 & upto ₹1000 ₹750 for Total Amount due greater than ₹1000 & upto ₹10,000; ₹950 for Total Amount due greater than ₹10,000 & upto ₹25,000; ₹1100 for Total Amount due greater than ₹25,000 & upto ₹50,000; ₹1300 for Total Amount due greater than ₹50,000 2.5% of Overlimit Amount (subject to a minimum of ₹600) ₹100 - ₹250 (₹1500 for Aurum) Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard) Conversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000) ₹0 - ₹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. ₹30 + 2.5% of transaction amount 1% of transaction amount + all applicable taxes 1% of transaction value with minimum fee of Rs 10 (excluding all applicable taxes wherever applicable + other charges) for single transaction spends between Rs500 and Rs4000 for Platinum Cards, Prime Cards & Elite Cards & AURUM Rs 500 and Rs 3000 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
"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. 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.

Easier.Faster.Friendlier.	
	By Phone For All Card (except AURUM) : 39 02 02 02 (prefix local STD code) or 1860 180 1290 For AURUM Card : 1860 500 2000
	By E-mail For All Card (except AURUM) : customercare@sbicard.com For AURUM Card : aurum@sbicard.com
	By Web For All Card (except AURUM) : Log on to www.sbicard.com and register For AURUM Card : www.aurumcreditcard.com and register
	By Letter 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 Mr. Prosenjit Dhar (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	
	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.
	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 3.50% X 12 Months X No. of Days) /365	
Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 28.99
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 14.95
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 10.35
Total Finance Charge for 2nd June cycle	₹ 54.29
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.	