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M.sc(Computer Science) (Thiruvalluvar University)



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CREDIT CARD STATEMENT



05052024.38521

MR RAJESHKUMAR PANCHATCHARAM
MUKAMARIYAMMAN KOVIL STREET
MELKUNNUMURUJI NO 595
MELKUNNUMURUJI
NEAR AMMAN KOVIL ST
TAMIL NADU, TIRUVANNAMALAI 606604



STATEMENT DATE

May 5, 2024

PAYMENT DUE DATE

May 23, 2024

Total Amount due

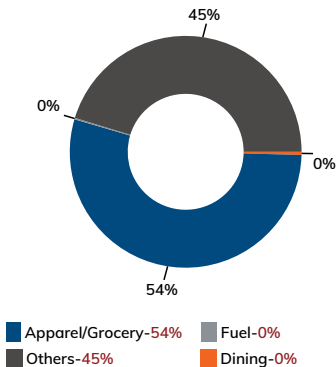
₹54,985.98

Minimum Amount due

₹3,350.00

Interest will be charged if your
total amount due is not paid

SPENDS OVERVIEW



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ICICI Bank Rewards

Points Earned

887

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK
HSN Code: 997113 Credit Granting Services including
stand-by commitment, guarantees & securities
Statement period : April 6, 2024 to May 5, 2024
Place of supply: Tamil Nadu
State Code: 33

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- To update email ID and registered mailing address, visit www.icicibank.com > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest ATM or branch

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any UPI Application



STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹61,165.81	₹1,33,291.53	₹0.00	₹1,39,471.36

CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹2,00,000.00	₹1,038.34	₹20,000.00	₹1,038.34

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
0000XXXXXXXX5789					
05/05/2024	9147679946	Interest Charges	0		3,496.41
05/05/2024	9147679950	IGST-CI@18%	0		629.35
4375XXXXXXXX5009					
12/04/2024	9030109835	INFINITY PAYMENT RECEIVED, THANK YOU	0		741.00 CR
15/04/2024	9048461718	INFINITY PAYMENT RECEIVED, THANK YOU	0		1,200.00 CR
15/04/2024	9048790159	INFINITY PAYMENT RECEIVED, THANK YOU	0		551.00 CR
16/04/2024	9055010317	Interest Amount Amortization - <2/6>	0		384.24
16/04/2024	9055010321	IGST-CI@18%	0		69.16
16/04/2024	9055010329	Principal Amount Amortization - <2/6>	0		5,615.48
18/04/2024	9062063650	INFINITY PAYMENT RECEIVED, THANK YOU	0		9,000.00 CR
18/04/2024	9062068373	INFINITY PAYMENT RECEIVED, THANK YOU	0		8,000.00 CR
18/04/2024	9062074510	INFINITY PAYMENT RECEIVED, THANK YOU	0		7,000.00 CR
18/04/2024	9062100618	INFINITY PAYMENT RECEIVED, THANK YOU	0		5,300.00 CR
20/04/2024	9073050658	Interest Amount Amortization - <6/6>	0		84.30
20/04/2024	9073050663	IGST-CI@18%	0		15.17
20/04/2024	9073050671	Principal Amount Amortization - <6/6>	0		6,326.88

For further information, 'ask iPal' on our website and mobile app. You may also contact our Customer Care, your RM or visit any ICICI Bank Branch.

IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at www.icicibank.com
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/ Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to limits set by respective payment service providers.

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Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
22/04/2024	9081139920	INFINITY PAYMENT RECEIVED, THANK YOU	0		6,450.00 CR
22/04/2024	9081140494	INFINITY PAYMENT RECEIVED, THANK YOU	0		9,000.00 CR
22/04/2024	9081141571	INFINITY PAYMENT RECEIVED, THANK YOU	0		8,000.00 CR
22/04/2024	9081142232	INFINITY PAYMENT RECEIVED, THANK YOU	0		3,000.00 CR
22/04/2024	9081274826	INFINITY PAYMENT RECEIVED, THANK YOU	0		1,000.00 CR
22/04/2024	9083036369	INFINITY PAYMENT RECEIVED, THANK YOU	0		1,500.00 CR
22/04/2024	9087568205	Flipkart Internet Priv Bangalore IN	530		26,490.00
29/04/2024	9121637083	SKRILL7501 LONDON GB	21		1,025.00
29/04/2024	9121639793	SKRILL7501 LONDON GB	21		1,027.00
30/04/2024	9121682090	DCC Fee	0		10.25
30/04/2024	9121682097	IGST-CI@18%	0		1.85
30/04/2024	9121690647	DCC Fee	0		10.27
30/04/2024	9121690653	IGST-CI@18%	0		1.85
03/05/2024	9141835424	AMAZON PAY INDIA PRIVATET Bangalore IN	315		15,749.00
05/05/2024	9143850876	INFINITY PAYMENT RECEIVED, THANK YOU	0		9,000.00 CR
05/05/2024	9143851449	INFINITY PAYMENT RECEIVED, THANK YOU	0		8,000.00 CR
05/05/2024	9144089395	INFINITY PAYMENT RECEIVED, THANK YOU	0		9,000.00 CR
05/05/2024	9144091609	INFINITY PAYMENT RECEIVED, THANK YOU	0		2,000.00 CR
05/05/2024	9146213824	INFINITY PAYMENT RECEIVED, THANK YOU	0		2,150.00 CR
05/05/2024	9146290151	INFINITY PAYMENT RECEIVED, THANK YOU	0		9,000.00 CR
05/05/2024	9146291477	INFINITY PAYMENT RECEIVED, THANK YOU	0		8,000.00 CR
05/05/2024	9146292536	INFINITY PAYMENT RECEIVED, THANK YOU	0		3,000.00 CR
6528XXXXXXXXX9000					
06/04/2024	9002469511	UPI-409755265049-SRIRAMUL U MALIGAI STO IN	0		2,000.00
06/04/2024	9002469881	UPI-409746772649-SRIRAMUL U MALIGAI STO IN	0		1,900.00
07/04/2024	9009333835	UPI-409825242598-R JAYAL AKSHMI IN	0		90.00
10/04/2024	9021253363	UPI-410113182060-SRIRAMUL U MALIGAI STO IN	0		2,000.00
12/04/2024	9030169229	UPI-410306176816-CHILDREN CHARITABLE T IN	0		500.00
12/04/2024	9030169377	UPI-410306176816-CHILDREN CHARITABLE T IN	0		500.00 CR
12/04/2024	9030170408	UPI-410352183053-CHILDREN CHARITABLE T IN	0		100.00
12/04/2024	9030170424	UPI-410352183053-CHILDREN CHARITABLE T IN	0		100.00 CR
12/04/2024	9032458091	Interest Amount Amortization - <4/9>	0		313.06
12/04/2024	9032458095	IGST-CI@18%	0		56.35
12/04/2024	9032458102	Principal Amount Amortization - <4/9>	0		3,787.29
15/04/2024	9049757223	Interest Amount Amortization - <2/6>	0		378.90
15/04/2024	9049757225	IGST-CI@18%	0		68.20
15/04/2024	9049757227	Principal Amount Amortization - <2/6>	0		5,537.49
19/04/2024	9067408093	UPI-411084327759-ARUN TEX TILES IN	0		652.00
19/04/2024	9067465762	UPI-447630430469-NAVAMANI C IN	0		340.00
18/04/2024	9069366439	SKY WORLD	0		27,979.36
20/04/2024	9070645405	SKY WORLD	0		27,979.36 CR
20/04/2024	9070745017	INSTANT EMI OFFUS CONVERSION	0		0.00 CR
20/04/2024	9070745019	Processing Fee 199 : 0%	0		199.00
20/04/2024	9070745020	IGST-CI@18%	0		35.82
20/04/2024	9070745022	Interest Amount Amortization - <1/6>	0		372.82
20/04/2024	9070745025	IGST-CI@18%	0		67.11
20/04/2024	9070745028	Principal Amount Amortization - <1/6>	0		4,510.29
23/04/2024	9093877539	SKY WORLD	0		12,600.00
29/04/2024	9115827484	UPI-448679835975-SRIRAMUL U MALIGAI STO IN	0		2,000.00
30/04/2024	9123121503	Interest Amount Amortization - <4/6>	0		126.53
30/04/2024	9123121507	IGST-CI@18%	0		22.78
30/04/2024	9123121512	Principal Amount Amortization - <4/6>	0		3,123.32
01/05/2024	9126622940	UPI-448818726888-SRIRAMUL U MALIGAI STO IN	0		2,000.00
03/05/2024	9134631022	UPI-412450719685-PERIYASA MY C IN	0		155.00
05/05/2024	9146297883	UPI-449260944418-G R THAN GAMALIGAI JEW IN	0		1,150.00

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Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
05/05/2024	9146646754	UPI-449211545857-SRI SENT HUR MURUGAN A IN	0		200.00
05/05/2024	9146673787	UPI-412647351696-Veerayan Subramani IN	0		90.00

International Spends

EMI / PERSONAL LOAN ON CREDIT CARDS

Transaction/ LoanType	Creation Date	Finish Date	No. of Installments	EMI/Loan Amount	Pending Installments	Outstanding Amount*	Monthly Installment Amount
Merchant EMI conversions	12/01/2024	12/09/2024	9	34,560.00	5	20,501.79	4,100.35
Merchant EMI conversions	31/01/2024	30/06/2024	6	18,621.08	2	6,499.70	3,249.85
Merchant EMI conversions	15/03/2024	15/08/2024	6	33,899.91	4	23,665.58	5,916.39
Merchant EMI conversions	16/03/2024	16/08/2024	6	34,377.37	4	23,998.89	5,999.72
Merchant EMI conversions	20/04/2024	20/09/2024	6	27,979.36	5	24,415.53	4,883.11

*For EMI Purchases and Loans within Credit Card limit, the credit limit of the credit card will be blocked by the amount which is equal to outstanding amount + Applicable Taxes and fees.

*For loan on Credit Card-over the limit (PLCC OTL), the credit limit of the credit card will be blocked by the amount which is equal to billed EMI/EMIs + Applicable Taxes and fees.

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MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit:

ICICI Bank Website>Products>Credit Cards>Terms and Conditions and FAQs>Most Important Terms and Conditions

Or visit the link: https://www.icicibank.com/managed-assets/docs/personal/cards/mitc_cc.pdf


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IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

Grievances Redressal/Complaints/ Escalations: In the event that you are not satisfied with our services, you may register your grievance by (i) visiting "Complaint Form" at www.icicibank.com or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, Nodal Officer, ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India. In all your communications with us, please indicate your complete Credit Card number.

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

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To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Interest calculation

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

The following illustration will indicate the method of calculating interest charges:

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500
9	GST on LPC	90
10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

** The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

Minimum Amount Due Calculation

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. The installment amount due during the statement period will be added to the Minimum Amount Due. If the total outstanding is more than the credit or cash limit, then the amount by which the credit or cash limit has been exceeded will also be included in the Minimum Amount Due. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement will also be included in the Minimum Amount Due. Minimum Amount Due shall also include unpaid Minimum Amount Due of the previous statements, if any.

The following illustration will indicate the method of calculating MAD charges:

SL. No	Transaction	₹
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 - 20 - 21 - 22 - 23 - 24 - 25 - 26 - 27 -28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

** The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

Late payment Charges Calculation

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

The following illustration will indicate the method of calculating Late Payment charges:

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	26,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	26,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,300
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162