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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
MELKUNNUMURJI NO 595
MELKUNNUMURJI
NEAR AMMAN KOVIL ST
TAMIL NADU, TIRUVANNAMALAI 606604



ICICI Bank
Credit Cards



STATEMENT DATE

May 5, 2024

PAYMENT DUE DATE

May 23, 2024

Total Amount due

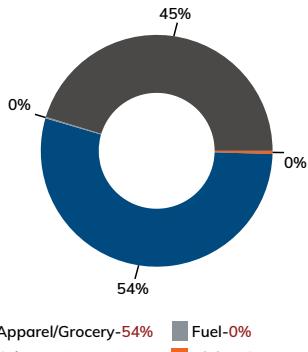
₹54,985.98

Minimum Amount due

₹3,350.00

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

SPENDS OVERVIEW



Get 2.5% cashback and savings of 1% surcharge on fuel spends with ICICI Bank HPCL Coral Credit Card

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ICICI Bank Rewards

Points Earned

887

ICICI Bank Credit Card GST Number: 27AACI1195H3ZK
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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T&C Apply



All communications are being sent to your registered e-mail ID and mobile number

- 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

Scan to Pay using 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 ₹) |
|--------------------------|------------|---------------------------------------|---------------|----------------|---------------|
| 0000XXXXXXXXX5789 | | | | | |
| 05/05/2024 | 9147679946 | Interest Charges | 0 | | 3,496.41 |
| 05/05/2024 | 9147679950 | IGST-CI@18% | 0 | | 629.35 |
| 4375XXXXXXXXX5009 | | | | | |
| 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. ^a 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 PRIVATE TET 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 | | 12,500.00 |
| 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 |

| 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.

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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*T&Cs.





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Offer valid till June 30, 2024.

For more details, visit www.icicibank.com/emioffers

*T&C apply

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 |