

CREDIT CARD STATEMENT



27012023_1

MR. DILIP MISHRA
185,Gali 23,T-block
Prem Nagar II
Kharoli Suleman
Near Durga Mandir
DELHI, NEW DELHI 110086



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STATEMENT DATE

January 27, 2023

PAYMENT DUE DATE

February 14, 2023

Total Amount due

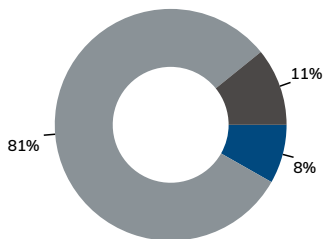
₹3,86,507.90

Minimum Amount due

₹21,400.00

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

645

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities
Statement period : December 29, 2022 to January 27, 2023
Place of supply: Delhi
State Code: 7

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
₹2,08,706.20	₹2,58,497.70	₹0.00	₹80,696.00

CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹12,90,000.00	₹8,92,492.66	₹2,58,000.00	₹2,58,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
0000XXXXXXXX3899					
16/01/2023	7069048790	AUTO DEBIT RETURN FEE	0		4,174.12
16/01/2023	7069048794	IGST-CI@18%	0		751.34
27/01/2023	7117066117	Interest Charges	0		13,880.46
27/01/2023	7117066122	IGST-CI@18%	0		2,498.48
4375XXXXXXXX1006					
12/01/2023	7060865288	Flipkart Internet Priv BANGALORE IN	206		10,298.00
14/01/2023	7062616811	UPI Payment Received	0		34,200.00 CR
18/01/2023	7083954996	BALAJI KISANSEVA KENDR AMBEDKAR NAGA IN	0		50,590.00
18/01/2023	7084098872	BALAJI KISANSEVA KENDR AMBEDKAR NAGA IN	0		7,082.60
20/01/2023	7093865421	BALAJI KISANSEVA KENDR AMBEDKAR NAGA IN	0		30,354.00
23/01/2023	7105341813	BALAJI KISANSEVA KENDR AMBEDKAR NAGA IN	0		50,590.00
25/01/2023	7108455862	UPI Payment Received	0		34,000.00 CR
25/01/2023	7112173166	BALAJI KISANSEVA KENDR AMBEDKAR NAGA IN	0		50,590.00

For any query, you may write to us on customer.care@icicibank.com or call us at 1800 1080.**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 the limits set by respective payment service providers.

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
4375XXXXXXXXX1012					
08/01/2023	7044835865	BANIYA KI DUKAN PVT LT NEW DELHI IN	70		3,493.00
12/01/2023	7060860490	Flipkart BANGALORE IN	52		2,598.00
12/01/2023	7060878709	FLIPKART INTERNET PRIVATE BANGALORE IN	271		13,548.00
13/01/2023	7063545608	IGL ROHINI SEC 21 DELHI IN	0		460.19
14/01/2023	7066279382	SENANI SERVICE STATION DELHI IN	0		396.93
15/01/2023	7071477928	FLIPKART INTERNET PRIVATE BANGALORE IN	250		12,496.00
17/01/2023	7074675469	FLIPKART INTERNET PRIVATE BANGALORE IN	-250		12,496.00 CR
17/01/2023	7074833698	INSTANT EMI OFFUS CONVERSION	0		0.00 CR
17/01/2023	7074833700	Processing Fee 199 : 0%	0		199.00
17/01/2023	7074833703	IGST-CI@18%	0		35.82
17/01/2023	7074833709	Interest Amount Amortization - <1/6>	0		156.10
17/01/2023	7074833711	IGST-CI@18%	0		28.10
17/01/2023	7074833716	Principal Amount Amortization - <1/6>	0		2,018.56
21/01/2023	7096314337	MS DELHI 86 SHOPPING MART DELHI IN	23		1,129.00
24/01/2023	7107504143	Tip Top Garmrnts NORTH WEST DE IN	23		1,130.00

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	17/01/2023	17/06/2023	6	12,496.00	5	10,873.33	2,174.67

*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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on fuel spends

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* Terms and Conditions apply.



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*T&Cs



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genomics products at Mapmygenome

Get flat 20% off on preventive genomics
products at Mapmygenome

Offer valid till Mar 31, 2023

For more details, visit <https://www.icicibank.com/offers/mapmygenome-offer>



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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 Mr. Vinayak More, 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.

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 or on the remaining amount incase Minimum Amount Due / Partial amount is paid. Interest will charge on all transactions (from the transaction date) and interest-free credit period benefits would not be available until 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	Particulars	Amount
1	Purchase on April 10, 2021	2,000.00
2	Cash withdrawal on April 11, 2021	1,000.00
3	On statement dated April 15, 2021, interest will be levied @ 40.80% per annum	
3.1	Interest on ₹1000 for 5 days (from April 11 to April 15)	5.59
3.2	GST on Interest	1.01
4	Total Amount Due (TAD) on statement dated April 15, 2021 (1+2+3.1+3.2)	3,006.60
5	Minimum Amount Due (MAD) on statement dated April 15, 2021 (5% of TAD)	150.33
6	Payment due date - May 3, 2021	
7	LPC on May 6, 2021	500.00
8	GST on LPC	90.00
9	Purchase on May 7, 2021	800.00
10	Payment on May 10, 2021	1,500.00
11	On statement dated May 15, 2021, interest will be levied @ 40.80% per annum	
11.1	Interest on ₹2000 for 30 days (from April 10 to May 9)	67.07
11.2	Interest on ₹1000 for 24 days (from April 16 to May 9)	26.83
11.3	Interest on ₹1506.60 for 6 days (from May 10 to May 15)	10.10
11.4	Interest on ₹800 for 9 days (from May 7 to May 15)	8.05
11.5	Interest on Previous statement Interest for 24 days (from April 16 to May 9)	0.18
11.6	Interest on LPC and LPC - GST for 10 days (from May 6 to May 15)	6.60
12	Total interest charged in the statement dated 15th May (11.1 to 11.6)	118.82
13	GST on Interest	21.39
14	Total Amount Due (TAD) on statement dated May 15, 2021 (4+7+8+9-10+12+13)	3,036.80
15	Minimum Amount Due (MAD) on statement dated May 15, 2021 (5% of TAD)	151.84

* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on April 15, 2021