



Monthly Statement

BPCL SBI Card



GSTIN of SBI Card : 06AAECS5981K1ZV
SANDEEP REDDY MAMIDI

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

Credit Card Number		XXXX XXXX XXXX XX75
*Total Amount Due (₹)		1,30,972.00 incl. EMI
**Minimum Amount Due (₹)		20,288.00 Pay Now
Credit Limit (₹) (including cash)	Cash Limit (₹)(as part of credit limit)	Statement Date
3,71,000.00	1,11,300.00	21 Aug 2019
Available Credit Limit (₹)	Available Cash Limit (₹)	Payment Due Date
7,842.42	7,842.42	10 Sep 2019

ACCOUNT SUMMARY

Previous Balance (₹)	Payments, Reversals & other Credits (₹)	Additions		Total Outstanding (₹)		
		Purchases & Other Debits (₹)	Fee, Taxes & Interest Charges (₹)			
1,26,021.49	-	+	2,30,007.98	14,280.42	=	3,63,158.00

SHOP & SMILE SUMMARY

Previous Balance	Earned	Redeemed/Expired	Closing Balance	Points Expiry Details			
1253	+	4300	-	0	=	5553	NONE

Date	Transaction Details for Statement dated 21 Aug 2019	Amount (₹)
22 Jul 19	FINANCE CHARGE CREDIT (EXCL TAX 1.59)	8.83 C
22 Jul 19	FINANCE CHARGE CREDIT (EXCL TAX 0.44)	2.46 C
22 Jul 19	FINANCE CHARGE CREDIT (EXCL TAX 5.95)	33.04 C
05 Aug 19	FLEXIPAY BOOKING FEE (EXCL TAX 180.00)	1,000.00 D
21 Aug 19	FP EMI 01/24(EXCL TAX 792.81)	12,463.47 M
21 Aug 19	INTEREST ON EMI	4,404.48 D
21 Aug 19	FIN CHARGE ON RETAIL (EXCL TAX 1206.78)	6,704.33 D
	IGST DB @ 18.00%	2,171.61 D
	TRANSACTIONS FOR SANDEEP REDDY MAMIDI	
23 Jul 19	#DEEP ENTERPRISES HYDERABAD IN	2,00,000.00 D
05 Aug 19	TRANSFER TO FLEXIPAY INSTALLMENT	2,40,245.00
06 Aug 19	DEEP ENTERPRISES HYDERABAD IN (Convert this to Flexipay)	20,000.00 D
10 Aug 19	PhonePe Visa Direct IN	7,100.00 C
19 Aug 19	DEEP ENTERPRISES HYDERABAD IN (Convert this to Flexipay)	10,000.00 D

గడువు ముగింపు తేదీని ఎవరితోనూ పంచుకోవద్దు

The **Expiry Date** indicates the validity of your Credit Card

గడువు ముగింపు తేదీ అనేది మీ క్రెడిట్ కార్డ్ చెల్లుబాటును సూచిస్తుంది

NEVER SHARE it with anyone!

ఈ వివరాలను ఎప్పుడూ ఎవరితోనూ పంచుకోవద్దు!

Exclusive Benefits* of BPCL SBI Card

- Get 4.25% savings on fuel spends
- Reward Points worth ₹500 as Welcome Gift
- 13X Reward Points on Fuel spends at BPCL
- 5X Reward Points on spends at Departmental Stores, Groceries, Utilities, Dining & Movies
- Avail Instant Redemption at select 1,200 petrol pumps

For more details, visit sbicard.com

*T&C Apply.



Refer us to your friends.

Get Additional Bonus Points* worth ₹250 on every referral of a BPCL SBI Credit Card.

Follow the steps:

- Log onto sbicard.com with username & password
- Click on 'Refer a friend'
- Provide your friends' details & submit

*T&C Apply.

EMBRACE CAUTION. PREVENT FRAUD.

OTP – a 6-digit no. you receive in as SMS and/or e-mail to complete an online transaction

CVV – 3 digit no. at the back of your Credit Card

PIN – 4-digit secret code

Card Number – 16-digit no. at the front of your Credit Card

Expiry Date – Validity Date of your Credit Card

NEVER SHARE these details with anyone, including anyone claiming to be an SBI Card representative.

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

>You can now combine your credit card transactions of Rs.500 & above and pay back in Flexipay EMIs. Min. Booking Amt.Rs.- 2500.
>W.e.f 1 Oct'19, the benefit of 5 Reward Points per Rs.100 spent on Standing Instruction of Utility bill payment will be discontinued on BPCL SBI Credit Card.T&C.

> W.e.f. 1st Aug'19, Cash Withdrawal Fee per withdrawal will be revised to 2.5% of withdrawn amount or Rs. 500, whichever is higher, for all cash withdrawals within India or abroad. Please note that the above mentioned charge is exclusive of applicable taxes.

> W.e.f. 5th September 2019, a charge of Rs. 200 will be levied on any request for change in billing cycle, credit limit & network (VISA/MasterCard). The fee is applicable only for customer-requested changes and the charge will be levied post successful completion of the request. Please note that above mentioned charge is exclusive of applicable taxes.

>W.e.f. 1st September 2019, the minimum amount of Finance Charge levied on all transactions (including unpaid EMI installments) in the event of the Cardholder choosing not to pay his balance in full within payment due date, and on all cash advances taken by the Cardholder will be Rs 25 each, exclusive of applicable taxes

*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	4300	5553	5553

with effect from transactions dated 17-Nov-2011.

VALUE ADDED SERVICES

Product (Booking Month)	Loan Expiry Date	Total Outstanding Principal	Current EMI(Principal + Interest)
FLEXIPAY (24 MONTHS)(Aug.'19)	Aug 21	240245.00	12463.47(8058.99+4404.48)

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
- Service Accounting Code (SAC) : 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 Pvt. Ltd, 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 is a Corporate Agent of Royal Sundaram General Insurance Co. Limited vide IRDAI Registration code CA0075.

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



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 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



TRANSCENDING BEYOND BUSINESS

Enriching Minds, Empowering Lives!

SBI Card is proud to support Skill Development initiative – a platform set in tandem with 'Govt. of India National Skill Mission'. Under this CSR initiative, we strive to train underprivileged youths & hone their skills for gainful employment.



Offering training in various sectors like **Health, Retail, BPO Services, Green Jobs & Solar PV installer**

Successfully trained **1,000 underprivileged youths** & 1,000 more undergoing training

712 youths placed successfully

Training conducted in cities like **Delhi/NCR, Chennai & Hyderabad**



TRAVELLING ABROAD?

Make your trip memorable & rewarding too!

Shop with your SBI Credit Card in Foreign Currency during 01 Aug-30 Sep '19 & get ₹500 Flipkart Voucher*.

*T&C Apply

Offer applicable on any transaction value | Not valid on online transactions

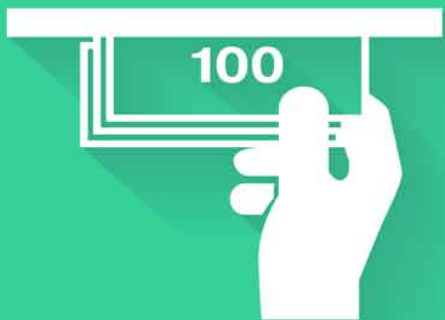


Choose your next destination with Flexipay EMI

Convert bigger purchases to smaller EMIs

To book, SMS FP to 56767 or Call SBI Card helpline

*T&C Apply



Withdraw Cash*

from any ATM with your SBI Credit Card

For more Information:

- Call us at 1860 180 1290 or 39 02 02 02 (prefix local STD code)
- Visit us at sbicard.com

For each withdrawal, 2.5% of the amount withdrawn or ₹500 (whichever is higher) will be charged as a cash advance fee.

*T&C Apply

Feel light with effortless balance transfer

Transfer your outstanding on other credit card to SBI Credit Card conveniently.

Tenture	Interest Rate*
3 Months	0.75% p.m.
6 Months	1.27% p.m.



To book, SMS BTEMI to 56767 or visit sbicard.com

*T&C Apply

IMPORTANT INFORMATION

- Important Terms & Conditions
- Charges & Cardholder Agreement
- Privacy Policy
- Reach Us
- Payment Options

GOT A QUERY? SIMPLY CHAT WITH ILA!



Visit sbicard.com to chat with ILA for all such queries.



Your bills. Our assistance.

Simply register yourself on **Auto Bill Pay** and we'll take care of the rest.

- To avail, Go to Utility Bill Payments section, post login to sbicard.com
- Refer to E-store section in Mobile App and add the biller.

Raise and Track Service Requests

Download the SBI Card
Mobile App to access your
account on the go.



- Update Personal Information
- Activate International Usage
- Change Credit Card PIN
- Block and Reissue Card
- Apply for Duplicate Statement

And do much more to experience next
level of ease in card management.

Get Instant Credit* when
you pay for your SBI Credit Card
bill with YONO by SBI.



ADD-ON TO THE JOY OF SHARING.








Gift your loved ones a
complimentary* Add-on SBI Credit Card
& share your privileges.

To apply visit: www.sbicard.com/addon



Easier.Faster.Friendlier.	
 SMS	SMS 'PROBLEM' to <9212500888> and get your concerns addressed
 By Phone	Call us at : 39 02 02 02 (prefix local STD code) or 1860 180 1290
 By E-mail	Write to us at: customercare@sbicard.com for any queries on your card account
 By Web	Log onto: www.sbicard.com and register to access all your account related information
 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 Ms. Rupali Bhardwaj (Principal 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 3.35% X 12 Months X No. of Days) /365	
Finance Charge on ₹1,200 from 30th April to 20th May (21 Days)	₹ 27.75
Finance Charge on ₹1,000 from 21st May to 2nd June (13 Days)	₹ 14.32
Finance Charge on ₹1,000 of fresh purchase from 25th May to 2nd June (9 Days)	₹ 9.91
Total Finance Charge for 2nd June cycle	₹ 51.98
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.	