



Monthly Statement

OSBI Card

BHARATH SHSTHRI

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

Credit Card Number

XXXX XXXX XXXX XX53

*Total Amount Due (₹)

24,820.00

**Minimum Amount Due (₹)

1,241.00

Pay Now

Credit Limit (₹) (including cash)

2,13,000.00

PLACE OF SUPPLY : MAH/27/MAHARASHTRA

: B21032939170

Cash Limit (₹)(as part of credit limit)

63,900.00

Statement Date

Available Credit Limit (₹) Available Cash Limit (₹)

1,88,179.76 63.900.00 22 Mar 2021

Payment Due Date

11 Apr 2021

ACCOUNT SUMMARY

Additions Payments, Previous Balance **Total Outstanding** Fee, Taxes & Interest Charges (₹) Reversals & other Purchases & Other (₹) Credits (₹) (₹) Debits (₹) + = 24,820.00 11,696.33 11,696.00 24,819.91 0.00

SHOP & SMILE SUMMARY

Redeemed/Expired Previous Balance Closing Balance Points Expiry Details + -= 7732 492 8224 NONE

Date	Transaction Details for Statement dated 22 Mar 2021	Amount (₹)
11 Mar 21	PAYMENT RECEIVED 00000000VHD49822142605	11,696.00 C
	TRANSACTIONS FOR BHARATH SHSTHRI	
28 Feb 21	RAZ*Agni Ayurvedic Vil Raigad IN (Pay in EMIs)	5,000.00 D
04 Mar 21	Noble Chemist MUMBAI IN	350.94 D
04 Mar 21	MANSHA MUMBAI IN	1,804.00 D
06 Mar 21	PAYTM NOIDA IN (Pay in EMIs)	14,434.97 D
09 Mar 21	Noble Chemist MUMBAI IN	715.00 D
09 Mar 21	SONALI PROVISION STORE MUMBAI IN	303.00 D
09 Mar 21	MANSHA MUMBAI IN	1,794.00 D
09 Mar 21	Noble Chemist MUMBAI IN	418.00 D

EMBRACE CAUTION. PREVENT FRAUD. CVV - 3 digit no. at the back of your Credit Card OTP – a 6-digit no. you receive in as SMS and/or e-mail to complete an online transaction PIN - 4-digit secret code DON'T 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.





NEVER SHARE it with anyone!

ADD MORE JOY TO YOUR SHOPPING EXPERIENCE

- & Retail store spends at Lifestyle, Home Centre, Max and Spar
- Get up to 34,400 Reward Point as Milestone Benefit
- Enjoy 6,000 Reward Points worth ₹1,500 as Renewal Benefit



SBI Credit Card PIN* in 3-simple steps.

To set/change the PIN, visit: sbicard.com/changepin

- Enter Card No. & DOB
- Enter OTP received
- Enter PIN of your choice

Or, login to website or Mobile App to manage your PIN. *4-digit PIN required during POS Trxns.

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. o

> 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.









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	492	720	8224

with effect from transactions dated 17-Nov-2011.

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-notices.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** Available Credit & Cash limit: **Balance Enquiry:** SMS BAL XXXX AVAIL XXXX Hotlist Lost/Stolen Card: **Last Payment Status: BLOCK XXXX** PAYMENT XXXX **Reward Point Summary:** Subscribe to Estatement: REWARD XXXX **ESTMT XXXX**

Duplicate Statement:

DSTMT XXXX Statement Period in MMYY

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

For SBI Cards and Payment Services Limited (SBI Card) (formerly known as SBI Cards and Payment Services Private Limited)









Impact

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 wager 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, neadcap, hand soap and COVID wareness pamphlets



5 Mobile **Medical Units**

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



#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.



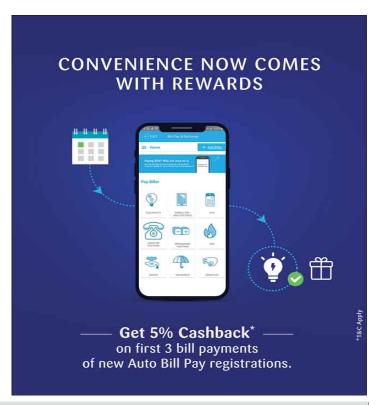
Pay for your recent purchases in easy monthly instalment with Flexipay EMIs*.

Convert any purchase above ₹500 to EMIs, with minimum booking amount of ₹2,500.

To book Flexipay EMIs

SMS FP to 56767 | Log on to our website or mobile app | Chat with ILA





*TBC Ace



Missed Call Service.

Just give a missed call to get info about your SBI Card account.

Balance Enquiry	8422845512
Available Credit and Cash Limit	8422845513
Reward Point Summary	8422845514
Last Payment Status	8422845515



MANAGE YOUR CARD USAGE!

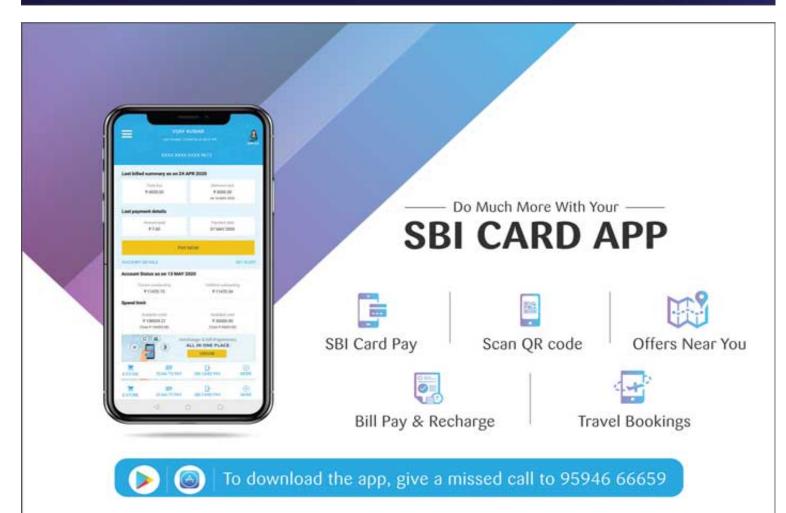
TO ACTIVATE CARD TRXNS.:

Login to SBI Card Mobile App/Website & select 'Manage Card Usage'.

- SMS ECOMD <Last 4 digits of your card> to 5676791 to activate Domestic Online Trxns.
- SMS INTL <Last 4 digits of your card> to 5676791 to activate all International Trxns.*

*Trxn. type - POS, ATM, Online & Contactless





	chedule of Charges			
Fees				
Annual Fee (one time)	₹0-9,999			
Renewal Fee (per annum)	₹0-9,999			
Add on Fee (per annum)	Nil			
Extended Credit				
Interest Free Credit Period	20-50 days (applicable only on retail purchases and			
	if previous month's outstanding balance is paid in full)			
Finance Charges	3.50% p.m. (42% p.a.) for Unsecured Cards; 2.5% p.m.			
	(30% p.a.) for Secured Cards and Shaurya Cards			
Minimum Amount Due	5% of Total Outstanding (Min. Rs. 200)+ all applicable taxes			
	+ EMI (in case of EMI based products)+OVL amount (if any)			
Cash Advance	Linta 000/ of One dit lineit (Many 401/day for Oald and Titanians 0			
Cash Advance Limit	Upto 80% of Credit Limit (Max 12k/day for Gold and Titanium &			
	15k/day for Platinum Cards & Signature/World/Infinite Cards).			
Free Credit Period	Nil			
Finance Charges	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			
Cash Advance Fees	withdrawal.			
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹500)			
International ATMs	2.5% of transaction amount (subject to a minimum of ₹500)			
Other Charges & Fees	2.070 of transaction amount (out)			
Cash Payment fee	₹199			
	(3500)			
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)			
Statement Retrieval	₹100 per Statement (>2 months old)			
Cheque Fee	₹100			
Late Payment	Nil for Total Amount due from ₹0 -₹500;			
Late Payment charges will be	₹400 for Total Amount due greater than ₹500 & upto ₹1000			
applicable if Minimum Amount Due is	₹750 for Total Amount due greater than ₹1000 & upto			
not paid by the payment due date.	₹10,000;			
An additional Late Payment Charge of Rs. 100 will be levied on missing	₹950 for Total Amount due greater than ₹10,000 & upto			
payment of Minimum Amount Due	₹25,000;			
(MAD) by the due date for two	₹1100 for Total Amount due greater than ₹25,000 & upto			
consecutive cycles. This charge will	₹50,000;			
continue to be levied for every	₹1300 for Total Amount due greater than ₹50,000			
payment cycle until the MAD is cleared.				
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹600)			
Card Replacement	₹100 - ₹250 (₹1500 for Aurum)			
Emergency Card Replacement (When	Actual cost (subject to a minimum of \$175 for VISA and \$ 148			
Abroad)	for Mastercard)			
	On a series and are 0.500/ /Fee All One le France File 0			
Foreign Currency Transaction	Conversion mark up: 3.50% (For All Cards Except Elite &			
Dynamic & Static Currency Conversion	AURUM) 1.99% (For Elite & AURUM cardholders only) Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99%			
Transaction	(For Elite & AURUM cardholders only) (Only for transactions			
Transaction	greater than or equal to Rs1000)			
Rewards Redemption Fee	₹0 - ₹99			
·				
Priority Pass/Dream Folks Lounge	\$27 per visit + applicable taxes for lounge visits within India.			
Charges	\$27 per visit + applicable taxes for lounge visits outside India			
	after exhausting complimentary visits.			
Surcharge				
Railway Tickets - Railway Counters	₹30 + 2.5% of transaction amount			
Railway Tickets - www.irctc.co.in	1% of transaction amount + all applicable taxes			
Petrol & all products/services sold	1% of transaction value with minimum fee of Rs 10 (excluding all			
at petrol pumps	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.			
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹75)			
Order of navment settlement - All navme	l ents made for a cardholder account will be settled in the order of			
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 (e 9% and State rax & 9%			
statement date as "Haryana" - Central Tax (- For the cardholders having state of resident	nce 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 predetermined 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.