

Airtel Axis Bank Credit Card Statement

SIVAKUMAR RAJENDRAN  
6, EVEREST ST.,,  
KURINJI NAGAR EXTN, LAWSPET,  
PONDICHERRY 605008



| PAYMENT SUMMARY  |                     |                         |                      |   |  |
|--|---------------------|-------------------------|----------------------|---|--|
| Total Payment Due  | Minimum Payment Due | Statement Period        | Payment Due Date     | Statement Generation Date   |  |
| 102,771.28 Dr  | 6,032.00 Dr         | 14/11/2024 - 12/12/2024 | 01/01/2025           | 12/12/2024  |  |
| Credit Card Number   | Credit Limit        | Available Credit Limit  | Available Cash Limit | For hassle free payments register for Auto-Debit facility on 1860500555 |  |
| 407186*****4542  | 592,000.00          | 485,397.20              | 177,600.00           |   |  |
| Previous Balance - Payments - Credits + Purchase + Cash Advance + Other Debit&Charges =Total Payment Due |                     |                         |                      |   | Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment |
| 96,487.85 Dr   | 10,000.00           | 444.00                  | 12,669.91            | 0.00  |  |
|  |                     |                         | 4,057.52             | 102,771.28 Dr   |  |

| Account Summary  |  |                   |              |
|--|--|-------------------|--------------|
| DATE   | TRANSACTION DETAILS                          | MERCHANT CATEGORY | AMOUNT (Rs.) |
| Card No: 407186*****4542      Name SIVAKUMAR RAJENDRAN |  |                   |              |
| 21/11/2024   | AIRTEL PAYMENTS BANK LTDGURGAONIN            | UTILITIES         | 1,181.91 Dr  |
| 22/11/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 1,030.00 Dr  |
| 22/11/2024   | SWIGGYF11817652                              | RESTAURANTS       | 756.00 Dr    |
| 24/11/2024   | SWIGGY INBANGALOREIN                         | DEPT STORES       | 458.00 Dr    |
| 24/11/2024   | 12356UN03 000000195000 X8Q3ZTIBLE1           | MISC STORE        | 1,950.00 Dr  |
| 25/11/2024   | BBPS PAYMENT RECEIVED - DP014330124418ISYTFR |                   | 10,000.00 Cr |
| 27/11/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 548.00 Dr    |
| 29/11/2024   | AIRTEL PAYMENTS BANK LTDGURGAONIN            | UTILITIES         | 2,888.00 Dr  |
| 02/12/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 1,346.00 Dr  |
| 03/12/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 200.00 Dr    |
| 07/12/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 386.00 Dr    |
| 07/12/2024   | SWIGGYF11817652                              | RESTAURANTS       | 222.00 Dr    |
| 08/12/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 98.00 Cr     |
| 08/12/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 195.00 Dr    |
| 08/12/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 473.00 Dr    |
| 08/12/2024   | SWIGGY INBANGALOREIN                         | DEPT STORES       | 212.00 Dr    |
| 09/12/2024   | CASHBACK CREDIT NOV 2024                     |                   | 346.00 Cr    |
| 09/12/2024   | SWIGGYF11817652                              | RESTAURANTS       | 211.00 Dr    |
| 09/12/2024   | SWIGGY LIMITEDBANGALOREIN                    | FOOD PRODUCTS     | 613.00 Dr    |
| 12/12/2024   | DEBIT INTEREST                               |                   | 3,438.58 Dr  |
| 12/12/2024   | GST  |                   | 618.94 Dr    |

\*\*\*\* End of Statement \*\*\*\*

| CASHBACK DETAILS |                   |
|------------------|-------------------|
| Cashback Earned  | Cashback Credited |
| 1,019.00         | 346.00            |

Cashback earned this month will be credited in the next billing cycle.

IMPORTANT MESSAGE

\* Axis Bank Maharashtra GST registration no.:27AAACU2414K3ZD\* Please refer: <https://www.axisbank.com/webforms/code-of-commitment.aspx> for revised BCSBI code.\* Make credit card bill payment hassle-free via eNACH. Register at <https://emandate.axisbank.co.in/#/card> for timely payments from any bank account.\* Terms and Conditions on your Axis Bank Credit Card will be revised w.e.f. 20-04-24. Please visit, <https://www.axisbank.com/aabccntnc>\* Here are convenient options to make your Credit Card bill payments: Net Banking - <https://www.axisbank.com/intbanking> , Mobile Banking App, open - <https://www.axisbank.com/open> , ATM Fund Transfer Explore more payment options here - <https://www.axisbank.com/ccpay> \*Note: Axis Bank recommends Credit Card holders to pay their card dues using only the authorised modes of payment as mentioned above\* In case you have shifted from the address updated in bank records, we request to update the Aadhar-based address via IB/MB.\* Terms and Conditions on your Axis Bank Credit Card will be revised w.e.f. 20-12-24. For details, visit <https://www.axisbank.com/airtel>



Your cheque should be payable to Axis Bank Card No. 407186\*\*\*\*\*4542 . Please write your NAME & TELEPHONE No. on the reverse of the cheque. Dear Customer, pay your Axis Bank Credit Card bill from any bank account by registering for ECS at any Axis Bank branch. Visit [axisbank.com](https://www.axisbank.com) to download the form.

CONTACT US

Call 1860 419 5555 or 1860 500 5555 (local charges will apply)  
Toll free number- 1800 103 5577

For any assistance please visit [axisbank.com/support](https://www.axisbank.com/support)  
Manager, Customer Care,Axis Bank Ltd, CPU 1st Floor,  
"Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli  
Navi Mumbai-400708

Grievance Redressal  
Nodal Officer,  
080 61865200  
[nodal.officer@axisbank.com](mailto:nodal.officer@axisbank.com)  
Axis Bank Ltd, CPU 1st Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge  
Park, Airoli, Navi Mumbai- 400708

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\*T&C apply.

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## Airtel Axis Bank Credit Card Statement

### Finance Charge calculation

If a card holder avails of the revolving facility of the credit card and hence chooses to pay amount less than the total amount due reflected in the monthly billing statement. The entire outstanding amount would attract finance charges and all new transactions will also attract finance charges, till such time as the previous outstanding amount is paid in full. For example, assume that you have paid all previous dues in full and do not have any amount outstanding in your credit card account. You have purchased house hold goods for Rs. 25000.00 on 12th June and withdrawn cash from ATM for Rs. 5000.00 on 15th June. Your monthly statement is on 20th of every month. On 20th June, you would be levied interest on Rs. 5000.00 cash withdrawals for 6 days @ 3.75% p.m.(effective 20th Dec'2024) i.e.,  $5000.00 \times 6 \text{ days} \times 3.75\% \times 12 \text{ months} / 365 \text{ days} = \text{Rs.} 35.50$  your due date for 20th June statement is 10th July and you pay Rs. 20000.00 on 10th July and you also make a fresh purchase of Rs. 10000.00 on 11th July, Interest to be levied on 20th July would be as under:

|   |         |
|---|---------|
| Interest on Rs. 25,000 @ 3.75% p.m. from 12th June to 11th July (30 Days)                                     | 924.66  |
| Interest on Rs. INR 5,000 @ 3.75% p.m. from 21st June to 11th July (21 days)                                  | 129.45  |
| Interest on Rs. 36.99 (Interest levied in last statement) @ 3.75% p.m. from 20th June to 11th July (22 days). | 1.00    |
| Interest on Rs. 10,000 @ 3.75% p.m. from 11th July to 20th July (10 days)                                     | 123.29  |
| Total Interest charged on 20th July   | 117.99  |
| Total Interest charged on 20th July   | 1296.39 |

Actual interest calculation would vary based on the individual purchases and revolve behaviour. Please note that making only minimum payment due every month would result in the repayment stretching over years with consequent Interest payment. For more details, refer the Terms and Condition on the website ([www.axisbank.com/tncs](http://www.axisbank.com/tncs))

### Minimum Amount Due Calculation

Assume that you have paid all previous dues in full, and do not have any amount outstanding in your Credit Card Account, and your monthly statement is generated on the 15th of every month.

| Txn Date           | Type                        | Cr/Db | MAD Contribution | Amount  |
|--------------------|-----------------------------|-------|------------------|---------|
| 25th Sep           | Purchase                    | Db    | 2%               | 5000    |
| 1st Oct            | Joining Fees                | Db    | 100%             | 1000    |
| 1st Oct            | GST on Joining Fees         | Db    | 100%             | 180     |
| 1st Oct            | Cash Withdrawal             | Db    | 2%               | 2000    |
| 1st Oct            | Cash Withdrawal Fee         | Db    | 100%             | 500     |
| 1st Oct            | GST                         | Db    | 100%             | 90      |
| 15th Oct           | Interest on Cash withdrawal | Db    | 100%             | 36.99   |
| 15th Oct           | GST on Interest             | Db    | 100%             | 6.66    |
| Total Amount Due   |                             |       |                  | 8813.65 |
| Minimum Amount Due |                             |       |                  | 1953.65 |

Revised MAD computation logic (effective 10th Nov 2023):

MAD = 2% of Purchase and Cash Withdrawal + 100% of Joining Fees, Cash Withdrawal Fee, Interest on cash withdrawal, GST & GST on Interest

$$\text{MAD} = 2\% \times (5000 + 2000) + 100\% \times (1000 + 180 + 500 + 18 + 36.99 + 6.66) = 1953.65$$

### Grievance Redressal Mechanism

Level 1 - Call Centre numbers: 1800 419 0068

- Axis Support: [www.axisbank.com/support/](http://www.axisbank.com/support/)
- Branches /Loan Centres (please visit [www.axisbank.com](http://www.axisbank.com) to locate the nearest branch /loan centre)

Level 2

| Write   | Email                      | Call   |
|---|----------------------------|--|
| Mr. Ashok Sunar Nodal Officer Address : Axis Bank Ltd, CPU 1st Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli Navi Mumbai-400708 | Nodal.officer@axisbank.com | Ph. 080-61865200 Timings: 9.30 am to 5.30 pm Monday to Saturday (except second and fourth Saturdays and Bank Holidays) |

Level 3

| Write   | Email            | Call   |
|---|------------------|--|
| Mrs. Deepti Radkar Principal Nodal Officer Address: Axis Bank Ltd, NPC1, 5th Floor, "Gigaplex", Plot No. I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai-400708 | pno@axisbank.com | Ph. 080-61865098 Timings: 9.30 am to 5.30 pm Monday to Saturday (except second and fourth Saturdays and Bank Holidays) |

### Schedule of charges

| Particulars  | Charges   |
|--|---|
| Duplicate Statement Fee                                  | Waived  |
| Charge slip retrieval Fee                                | Waived  |
| Outstation Cheque Fee                                    | Waived  |
| Finance Charges(Retail & Cash)                           | 3.75% p.m. (55.55% per annum)   |
| Fee for Cash Payment at branches                         | Rs. 175   |
| Cash Withdrawal Fees                                     | 2.5% of cash withdrawn (Min. Rs 500)  |
| Overdue Penalty/late payment fee                         | Nil if total payment due is upto Rs 500; Rs 500 if total payment due is between Rs 501 - Rs 5000; Rs 750 if total payment due is between Rs 5001-Rs 10,000; Rs 1,200 if total payment due is greater than Rs. 10,000<br>*(An additional charge of Rs.100 will be applicable on missing payment of Minimum Amount Due (MAD) by the due date for two consecutive cycles.) |
| Over limit Penalty                                       | 2.5% of over limit amount (Min. Rs 500)   |
| Foreign Currency transaction Fee                         | 3.5% of transaction value   |
| Cheque return or Dishonour Fee                           | 2% of payment amount subject to minimum Rs. 500   |
| Surcharge on Purchase or cancellation of railway tickets | As prescribed by IRCTC/ Indian Railways   |
| Joining Fee & Annual fees                                | As communicated at the time of application  |
| Add On card - Joining & Annual Fees                      | Waived  |

Charges structure is subject to change from time at the sole discretion of Axis Bank. Penal interest, late payment charges and other related charges shall be levied only on the outstanding amount after the due date and not on the total amount.

As per Ministry of finances guidelines, GST as per existing Government norms is being levied on all fees, interest and other charges on all credit cards. No refund shall be provided for GST charged on fuel surcharge.

For type and details of insurance on your card please refer

<https://www.axisbank.com/retail/cards/credit-card>

Third-party insurance provider - The New India Insurance Company Ltd. For any insurance related queries contact Axis Bank at 1800 103 5577.

### Billing Dispute Resolution

"In case of any billing dispute notified to Axis bank, Axis bank will suspend reporting to credit bureau till the dispute is resolved". All contents of this statement shall be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 21 days of the date of this statement, and these are found by you, unless you inform us. On receipt of such information, we may reverse the charges on a temporary basis. If on completion of subsequent investigation, we are satisfied that the liability of such charge is to your account, we will reinstate the charge in the subsequent statement.

### Report Loss, Theft or Unauthorised use of Card or Pin

To report loss, theft or unauthorised use of card or Pin, customer has to block the card. Customer can use any of the below three mediums to block their credit

- Send an SMS – BLOCK <space> last 4 digits of card number and send it to 5616160
- Call the Phone banking number (IVR) 1860 419 5555, 1860 500 5555 and select 0 to block the card
- Go on the Mobile App and block the credit card

Contact Us:

For any clarification on your credit card statement

Phone: 1800 103 5577

Email: [www.axisbank.com/support](mailto:www.axisbank.com/support)

Send correspondence to: Manager, Customer care, Axis Bank Ltd, CPU 1st Floor, "Gigaplex", Plot No I.T.5, MIDC, Airoli Knowledge Park, Airoli Navi Mumbai-400708

### Disclosure :

"Axis bank may tie up with credit bureau authorized by RBI and will share credit information including but not limited to your current balance, payment history, demographic details, etc. the credit bureau do not provide any opinion, indication or comment pertaining to whatever credit should or should not be granted. It is your best interest to maintain a good credit history by paying the necessary dues in a timely manner. With credit bureau in place, responsible customers can expect faster and more competitive services at better terms from credit grantors. Default by customer would be available with credit bureau, which in turn would impact your credit worthiness for the future. Charges structure is subject to change from time at the sole discretion of Axis Bank. Please make your payment by due date. Late payment will result in reporting to Credit Bureau. Credit Bureau include Credit reference Agencies, Credit Information companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers."