

GSTIN of SBI Card : 06AAECS5981K1ZV

Stmt/Debit Note/Credit Note/Tax Invoice

(DUPLICATE FOR SUPPLIER)

RAJESH KUMAR

PLACE OF SUPPLY : DEL/7/DELHI

STMT No. : G23052455500

Credit Card Number

XXXX XXXX XXXX XX71

\*Total Amount Due ( ₹ )

15,936.00 incl. EMI

\*\*Minimum Amount Due ( ₹ )

14,838.00 [Pay Now](#)

Credit Limit ( ₹ ) (including cash)

1,50,000.00

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

30,000.00

Statement Date

24 May 2023

Available Credit Limit ( ₹ )

1,00,678.88

Available Cash Limit ( ₹ )

30,000.00

Payment Due Date

13 Jun 2023

ACCOUNT SUMMARY

Previous Balance ( ₹ )	Payments, Reversals & other Credits ( ₹ )	Additions		Total Outstanding ( ₹ )
		Purchases & Other Debits ( ₹ )	Fee, Taxes & Interest Charges ( ₹ )	
1,49,778.00	16,388.80	48,271.92	2,450.94	1,84,112.00

SHOP & SMILE SUMMARY

Previous Balance	Earned	Redeemed/Expired /Forfeited	Closing Balance	Points Expiry Details
2214	315	346	2183	139 points will get expired by 30 Jun 2023 if not redeemed

Date	Transaction Details for Statement dated 24 May 2023	Amount ( ₹ )
02 May 23	PAYMENT RECEIVED 000000000XIC51129603809	10,000.00 C
02 May 23	FUEL SURCHARGE WAIVER EXCL TAX	11.80 C
08 May 23	MERCHANT EMI PROC FEE (EXCL TAX 17.82)	99.00 D
13 May 23	PAYMENT RECEIVED 000HGA9P03C730356891922	6,377.00 C
24 May 23	FP EMI 01/06(EXCL TAX 105.92)	8,193.16 M
24 May 23	INTEREST ON EMI	588.47 D
	IGST DB @ 18.00%	373.87 D
	TRANSACTIONS FOR NAND KISHORE	
02 May 23	NATHUMAL AHUJA & SONS DELHI IN	1,193.92 D
	TRANSACTIONS FOR RAJESH KUMAR	
06 May 23	#FLIPKART PAYMENTS GURGAON IN (Pay in EMIs)	47,078.00 D
08 May 23	TRANSFER TO MERCHANT EMI	47,078.00
	ENCASH TRANSACTIONS	
24 May 23	EN EMI 12/36(EXCL TAX 250.13)	6,088.56 M
24 May 23	INTEREST ON EMI	1,389.60 D

Do not let fraudsters gain access to your personal & financial information!

Never download suspicious third-party applications that give someone else the access to your device.

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

>Please note 139 points will expire on 30 Jun 2023. Call our helpline to redeem your points.

\*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.

DO NOT TRUST ANYONE WITH YOUR CARD

आपके कार्ड की सुरक्षा है आपके हाथ में

Don't hand over your card to anyone, including SBI Card representatives.

अपना कार्ड किसी को ना दे, एसबीआई कार्ड प्रतिनिधियों को भी नहीं

SBI CARD MOBILE APP

Get digital access to your credit card account

Or, give a missed call at 9594666659

HELLO!

LET'S CONNECT ON WHATSAPP.

Give a missed call at 8080945040 from your Registered Mobile Number to subscribe.

T&C Apply

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 ( ₹ )#	11.80	82.85	922.05
Reward Points	315	438	12298

# with effect from transactions dated 17-Nov-2011.

VALUE ADDED SERVICES

Product (Booking Month)	Loan Expiry Date	Total Outstanding Principal	Current EMI(Principal + Interest)
ENCASH (36 MONTHS)(Jun.'22)	Jun 25	133401.34	6088.56(4698.96+1389.60)
MERCHANT EMI(6 MONTHS)(May.'23)	Nov 23	47078.00	8193.16(7604.69+588.47)

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](http://www.sbicard.com/en/customer-notice.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) , DLF Cyber City, Tower C, Block 2, Building 3 DLF Infinity Towers,12th Floor, Gurugram, HR - 122002

Log onto [sbicard.com](http://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.



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 though the amount is included in your available credit limit, you will not be able to spend the amount while the dispute is still under investigation.
- As we are dependent on feedback from external parties such as acquiring bank, closure of such disputes may take up to 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 the dispute gets resolved in favor of the cardholder, the temporary credit shall be regularized and replaced by a permanent credit. Reward Points for the disputed transaction will be debited in case the dispute is closed in cardholders favor. Further any charges levied on the disputed transaction during the period of investigation will be reversed,however same will be billed in the subsequent card statement, incase the dispute is not closed in cardholders favor.
- All transaction disputes are resolved as per the Network (VISA, MasterCard, Rupay, Amex) Guidelines. You will receive continuous updates on status of the dispute.

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

IMPORTANT INFORMATION

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

INSURANCE NOMINEE

SBI Card offers complimentary Air Accident / Personal Accident Insurance cover on certain credit cards. To update the nominee details, please mail the Nominee Name and Relationship with the Nominee to [customercare@sbicard.com](mailto:customercare@sbicard.com) from your registered E-mail ID. The said insurance is provided by a third-party insurance company, who is also responsible for any claim settlement in this regard. SBI Card shall not be responsible for any dispute arising due to claim settlement. Insurance issuer can be changed by SBI Card without any prior notice. Current Insurance Company : Oriental Insurance Company Ltd, Address: The Oriental Insurance Co. Ltd., Divisional Office, Thodupuzha (442600), 1st Floor, Jyothi Super Bazar, Thodupuzha, Idukki, Kerala –685584| Tel. No. : 0486 2222823

• Declaration : I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.



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.



**Robust Health Infrastructure**  
Established 2 oxygen plants & supplied 45300 Rapid Antigen Test Kits, 20 BiPAP machines, 27 ventilators, 2 Ambulances in fight against Covid-19.



**5 Mobile Medical Units**  
Providing primary healthcare services in urban slums of Agra, Chennai, Delhi and Gurugram.



**Supporting 36,500 Underprivileged Citizens**  
Distribution of dry ration to elderly & differently abled, along with food, stationary & basic hygiene items to disadvantaged children.



**Reaching to 1,845 Villages**  
Spreading Covid-19 awareness among approx. **17,25,000 people** through distribution of cotton face masks, apron, headcap, hand soap and COVID awareness pamphlets.



EXPLORE YOUR FAVORITE BRANDS WITH INSTANT DISCOUNTS

Enjoy up to 25% off\* on your favourite lifestyle brands, only with your SBI Credit Card.

For more details visit, sbicard.com

CUT DOWN ON YOUR BILLS NOT YOUR WISHES!

Convert big purchases into small EMIs with Flexipay at reduced rates of interest and processing fee as low as 1%.



JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

For more details visit, sbicard.com



TURN YOUR HEAVY OUTSTANDING INTO LIGHT EMIs

Transfer your outstanding of other credit cards to your SBI Credit Card at low-interest rates.

For more details visit, sbicard.com



ENABLE OVERLIMIT FACILITY OVER AND ABOVE THE CREDIT LIMIT OF YOUR CARD

Visit: <https://www.sbicard.com/ovl>

For details refer Most Important Terms & Conditions (MITC)



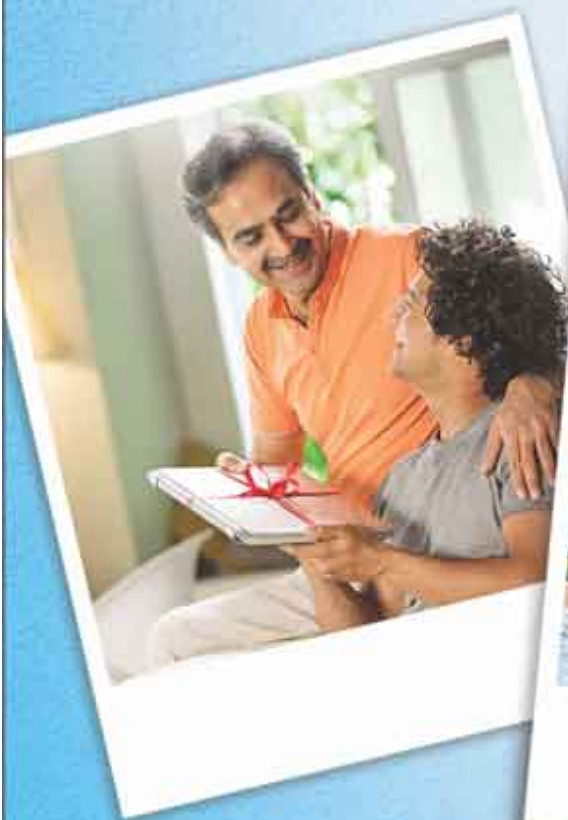


# 25 years of ENABLING EVERYDAY MOMENTS OF JOY.

The simple things in life bring us the greatest of joys, and inspired by simplicity we began our journey, 25 year ago. Every year, we have worked harder than ever towards uncomplicating the world of credit cards for you.



MAKING LIFE SIMPLE



- India's largest pure-play credit card player
- Trusted brand, with over 16 million cards in force
- One of the largest co-brand cards portfolio
- Mobile App amongst the best rated in the category

Schedule of Charges		
Credit Card Name	Annual Fee (Rs.)	Renewal Fee (Rs.)
AURUM	9,999	9,999 (Waived off on annual spends of 12 Lakh or more in the preceding year)
SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card ELITE Advantage	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
SBI Card PRIME Advantage	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Doctor's SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Shaurya Select SBI Card	1,499	1,499 (Waived off on annual spends of 1.5 Lakh or more in the preceding year)
Shaurya SBI Card	250	250 (Waived off on annual spends of 50,000 or more in the preceding year)
SBI Card PULSE	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
CASHBACK SBI Card	999	999 (Waived off on annual spends of 2 Lakh or more in the preceding year)
SimplyCLICK SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplyCLICK Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SimplySAVE Advantage SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
SBI Card Unnati	NIL	499 (5th Year Onwards)
Krishak Unnati SBI Card	NIL	499 (Waived off on annual spends of 30,000 or more in the preceding year)
Aditya Birla SBI Card	499	499
Aditya Birla SBI Card SELECT	1,499	1,499
Air India SBI Platinum Card	1,499	1,499
Air India SBI Signature Card	4,999	4,999
Apollo SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
BPCL SBI Card	499	499 (Waived off on annual spends of 50000 or more in the preceding year)
BPCL SBI Card Octane	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Club Vistara SBI Card PRIME	2,999	2,999
Club Vistara SBI Card	1,499	1,499
Delhi Metro SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Etihad Guest SBI Card	1,499	1,499
Etihad Guest SBI Premier Card	4,999	4,999
Fabindia SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Fabindia SBI Card SELECT	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
IRCTC SBI card	500	300
IRCTC SBI Card Premier	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
"Lifestyle Home Centre SBI Card , MAX SBI Card, SPAR SBI Card"	499	499
"Lifestyle Home Centre SBI Card PRIME, MAX SBI Card PRIME, SPAR SBI Card PRIME"	2,999	2,999
"Lifestyle Home Centre SBI Card SELECT, MAX SBI Card SELECT, SPAR SBI Card SELECT"	1,499	1,499
Nature's Basket SBI Card	1,499	1,499 (Waived off on annual spends of 2 Lakh or more in the preceding year)
Nature's Basket SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
OLA Money SBI Card	NIL	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Paytm SBI Card	499	499
Paytm SBI Card SELECT	1,499	1,499
Yatra- SBI Card	499	499
Central Bank of India SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Central Bank of India SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
Central Bank of India SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
City Union Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
City Union Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
Karnataka Bank SBI Card PRIME	2,999	2999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
Karnataka Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
PSB SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
PSB SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)
PSB SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SimplySAVE SBI Card	499	499 (Waived off on annual spends of 1 Lakh or more in the preceding year)
UCO Bank SBI Card PRIME	2,999	2,999 (Waived off on annual spends of 3 Lakh or more in the preceding year)
UCO Bank SBI Card ELITE	4,999	4,999 (Waived off on annual spends of 10 Lakh or more in the preceding year)



<b>Extended Credit</b>	
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; 2.75% p.m. (33% p.a.) for Secured Cards and Shaurya Cards
Minimum Finance Charges	₹25
Minimum Amount Due	Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance Charge (if any), Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any)
<b>Cash Advance</b>	
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; 2.75% p.m. (33% p.a.) for Secured Cards & Shaurya Cards from the date of withdrawal.
Minimum Finance Charges	₹25
Cash Advance Fees	2.5% of transaction amount (subject to a minimum of ₹500)
SBI ATMs/Other Domestic ATMs	2.5% of transaction amount (subject to a minimum of ₹500)
International ATMs	
<b>Other Charges &amp; Fees</b>	
Cash Payment fee	₹250
Payment Dishonor fee	2% of Payment amount (subject to a minimum of ₹500)
Cheque Payment Fee	₹100
<b>Late Payment</b>	
<b>Late Payment charges will be applicable if Minimum Amount Due is not paid by the payment due date. An additional Late Payment Charge of Rs. 100 will be levied on missing payment of Minimum Amount Due (MAD) by the due date for two consecutive cycles. This charge will continue to be levied for every payment cycle until the MAD is cleared.</b>	
Overlimit	2.5% of Overlimit Amount (subject to a minimum of ₹600)
Card Replacement	₹100 - ₹250 (₹1500 for Aurum)
Emergency Card Replacement (When Abroad)	Actual cost (subject to a minimum of \$175 for VISA and \$ 148 for Mastercard)
Foreign Currency Transaction	Conversion mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only)
Dynamic & Static Currency Conversion Transaction	Mark up: 3.50% (For All Cards Except Elite & AURUM) 1.99% (For Elite & AURUM cardholders only) (Only for transactions greater than or equal to Rs1000)
Rewards Redemption Fee	₹0 - ₹99
Processing Fee on all Rent Payment Transactions	₹199
Priority Pass/Dream Folks Lounge Charges	\$27 per visit + applicable taxes for lounge visits within India. \$27 per visit + applicable taxes for lounge visits outside India after exhausting complimentary visits.
<b>Surcharge</b>	
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 at petrol pumps	Fuel surcharge is levied by acquiring bank providing the terminal to the merchant.The transaction value on charge slip will differ from credit card statement since the surcharge & GST is levied by acquiring bank on the transaction value. 1% fuel surcharge waiver (excluding GST) shall be provided for eligible transaction value on select cards.Fuel surcharge waiver terms and conditions may vary.Refer product T&Cs for details.
Payment of Customs duty	2.25% of transaction amount (subject to a minimum of ₹75)
Grace period	Grace period of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue from previous billing cycle(s). The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments.








**Order of payment settlement** - All payments made for a cardholder account will be settled in the order of Minimum Amount Due {EMI amount + total GST + 5% of (retail spends, cash advance (if any) and finance charge (if any)) + Overlimit Amount(if any) + 100% of Fees/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 @ 9% and State Tax @ 9%  
- For the cardholders having state of residence in the records of SBI Card on the statement date as other than "Haryana" - Integrated Tax @ 18%.\*\*\*All transactions towards payment of rent on any merchant will be

Important Points	
<b>"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. To enjoy the benefit of interest free period, please pay the Total Amount Due (TAD) before the Payment Due Date (PDD). Further, making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance."</b>	
<b>SMA &amp; NPA</b> <b>•Special Mention Accounts ('SMA'):</b> In furtherance to Regulatory requirements, SBI Card is required to identify incipient stress in the account by creating a sub-asset category viz. 'Special Mention Accounts ('SMA')' with the three sub-categories as given in the table below. Credit cards are treated as "Loans other than revolving facilities".	
SMA Sub-categories	Basis for classification [Principal or interest payment or any other amount wholly or partly overdue]
SMA – 0	Upto 30 days from Payment Due Date ('PDD').
SMA – 1	More than 30 days &upto 60 days from PDD
SMA – 2	More than 60 days &upto 90 days from PDD
Example regarding classification of SMA: If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and 'Minimum Amount Due ('MAD') is not received before this date then after the due date, the account will be mentioned as SMA-0. If the account continues to remain overdue beyond 30 days from PDD i.e., beyond 30th April 2021 then this account shall get tagged as SMA-1. Similarly, if the account continues to remain overdue, beyond 60 days from PDD i.e., beyond 30th May 2021 then this account shall get tagged as SMA-2.	
<b>•Non-Performing Asset ('NPA'):</b> A credit card account will be treated as non-performing asset ('NPA') if the Minimum Amount Due, as mentioned in the statement, is not paid fully within ninety (90) days from the PDD mentioned in the statement. Further, any account where a settlement or restructuring arrangement has been availed will be classified as NPA. An account continues to be classified as NPA till the entire arrears of interest and principal are paid. Settlement and restructured accounts do not qualify for an upgrade. Finally, if any customer has even one credit card with SBICard tagged as NPA, all cards of the customer will be classified as NPA. Example regarding classification of an account as NPA: If Payment Due Date ('PDD') of a Credit Card account is 31st March 2021, and Minimum Amount Due as mentioned in the statement has not been fully paid by the customer within a period of 90 days from the PDD i.e., till 29th June 2021, then the lender shall consider the credit card account as NPA.	
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 <b>chargeback@sbicard.com</b> 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 Card discloses information regarding your account to credit information bureaus / agencies on a regular basis, as mandated by RBI. In the event of non-payment of at least the Minimum Amount Due by the Payment Due Date, your card account will be reported as 'Default' to credit information bureaus / agencies. Cardholders with active credit cards with identical billing cycle will be assigned the same billing cycle for any new card issuance. Billing cycle of new credit card(s), for cardholders with only one active credit card, will be same as the existing card.	

Easier.Faster.Friendlier.	
	<b>By Phone</b> For All Card (except AURUM) : <b>39 02 02 02</b> (prefix local STD code) or <b>1860 180 1290</b>
	<b>By E-mail</b> For All Card (except AURUM) : <b>customercare@sbicard.com</b>
	<b>By Web</b> For All Card (except AURUM) : Log on to <b>www.sbicard.com</b> and register
	<b>By Letter</b> 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 <b>CUSTOMER GRIEVANCE REDRESSAL:</b> 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. Manish Dewan - 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	
	<b>PayNet</b> 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
	<b>Online SBI</b> 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.
	<b>NEFT (National Electronic Funds Transfer)</b> Pay SBI Card bill ONLINE from any bank (except SBI) account Our IFSC code is <b>SBIN00CARDS; Bank name</b> – SBI Credit Card – NEFT <b>Bank Address</b> – Payment Systems Group, State Bank GITC, CBD Belapur, Navi Mumbai Your payment will be credited <b>within 3 banking hours</b> .
	<b>Pay via UPI</b> 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
	<b>Over The Counter Payment</b> 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.
	<b>YONO by SBI</b> Pay your SBI Credit Card bills with YONO by SBI App and get instant credit in your SBI Card account
	<b>Electronic Bill Payment</b> 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

<b>An illustration of the Finance Charge Calculation:</b> •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 <b>A) Finance Charge calculated= (Outstanding Amount X 3.50% X 12 Months X No. of Days) /365</b>	
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>B) Total Principal Amount Outstanding = ₹2,000</b> (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	

<b>*Krishak Unnati SBI Card customers, please refer to below Table</b> • 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.	
---	--