

Statement Date : 16/04/2024

| Statement Period : 17 Mar, 2024 To 16 Apr, 2024

Tax Invoice to:

TANMOY MONDAL
VILL 1 NO DIGHIR PAR SUSAMA PALLY SOUTH
24 PARAGANAS SOUTH 743329

Card : RUPAY RUPAY EASY CREDIT CARD

State : WEST BENGAL

Place of Supply :

GST No:

This Month's Statement At A Glance

Card No.: 356132*****0486 Sanctioned Credit Limit: 15,000.00

भुगतान देय तिथी
Payment Due Dateन्यूनतम देय राशि
Minimum Amount Dueकुल भुगतान देय
Total Amount Due

05/05/2024

Pay Now

.00

.00 DR

क्रेडिट सीमा
Credit Limitउपलब्ध क्रेडिट सीमा
Available Credit Limitनकद सीमा
Cash Limitउपलब्ध नकद सीमा
Available Cash Limit

15,000.00

15,000.00

4,500.00

4,500.00

Account Summary

प्रारंभिक शेष
Opening Balanceभुगतान / क्रेडिट
Payment/Creditsनई खरीद/डेबिट
New Purchases/Debitsसमाप्ति के समय शेष
Closing Balance

8,999.58

9,689.58

690.00

.00

ऑनलाइन पेआई.डी. Online Pay I.D. 0007933211005177969

Bonus/Reward Points Summary

प्रारंभिक शेष
Opening Balanceअर्जित
Earnedएवज/समा
Redeemed/Expiredसमाप्ति के समय शेष
Closing Balance

201



3



0



204

*As per Existing Policy on Bonus Point, a minimum of 500 bonus points are required for redemption.

Transaction Details

तारीख Date	संदर्भ। संख्या Ref. No.	विवरण Particulars	रिवॉइड पॉइंट Reward Points	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
		TANMOY MONDAL(PRIMARY CARD-0486)				
23/03/2024		BBPS-PAYMENT		INR	310.00	310.00 CR
24/03/2024		BBPS-PAYMENT		INR	449.98	449.98 CR
24/03/2024		BBPS-PAYMENT		INR	225.00	225.00 CR
24/03/2024	F8431Z	UPI-DEBJANI KAIBARTA GH0		INR	35.00	35.00 DR
24/03/2024		BBPS-PAYMENT		INR	50.00	50.00 CR
29/03/2024	F6310Z	UPI-DEBJANI KAIBARTA GH0		INR	44.00	44.00 DR
30/03/2024		BBPS-PAYMENT		INR	500.00	500.00 CR
30/03/2024		BBPS-PAYMENT		INR	503.60	503.60 CR
31/03/2024	F8446Z	UPI-DEBJANI KAIBARTA GH0		INR	32.00	32.00 DR
31/03/2024	F2166Z	UPI-MOHAMMAD SADDAM	1	INR	100.00	100.00 DR
31/03/2024	R6355Z	UPI-SASVIKA FOODS		INR	48.00	48.00 DR
31/03/2024	R5637Z	UPI-ARINDAM DAS		INR	80.00	80.00 DR
01/04/2024		BILLDESK PAYMENT-MOBILE APP		INR	1,300.00	1,300.00 CR
01/04/2024		BBPS-PAYMENT		INR	4,000.00	4,000.00 CR

Please register your Mobile No. and Email ID via the BOBCARD mobile app or portal for regular alerts. Alternatively, for registration or any amendment in the contact details, Please mail us at crm@bobcard.co.in from your registered email ID

Transaction Details									
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तारीख Date	संदर्भ। संख्या Ref. No.	विवरण Particulars	रिवॉर्ड पॉइंट Reward Points	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
03/04/2024		BBPS-PAYMENT		INR	2,000.00	2,000.00 CR
05/04/2024	R5242Z	UPI-GADADHAR DAS		INR	20.00	20.00 DR
06/04/2024	F5671Z	UPI-RAMSHANKAR SHAW	2	INR	240.00	240.00 DR
14/04/2024		BBPS-PAYMENT		INR	351.00	351.00 CR
14/04/2024	F5154Z	UPI-DEBJANI KAIBARTA GHO		INR	91.00	91.00 DR

Please register your Mobile No. and Email ID via the BOBCARD mobile app or portal for regular alerts. Alternatively, for registration or any amendment in the contact details, Please mail us at crm@bobcard.co.in from your registered email ID


Chetan Goswamy
(Credit Card Operations)

Reward Summary at Card Level

Card no.	Card type	Beginning balance	Earned During Cycle	Redeemed	Lapsed in current cycle	Balance points	Points expiring on -	Points expiring on -	Points expiring on -
XXXX0486	Primary	201	3	0	0	204	0	0	0

Loan Summary

Transaction/Loan Product	EMI Start Date	EMI End Date	Loan/ Transaction Amt. (A)	Loan Interest Amt. (B)	No. of Installments (C)	Monthly Installment Amt. (A+B)/(C)	Pending Installments	Outstanding EMI Amt. (P+I)

GO DIGITAL to SELF-SERVICE your card seamlessly. [Login Now](#) to your online account



Card Blocking



Set Domestic/International Card Limit



Reset your Card PIN



Easy Payment Modes



Activate Auto-Debit for Card Payment



Raise a Query



Redeem Reward Points



Request an Add-on Card

Don't have an online account yet?

Register in 2 simple steps:

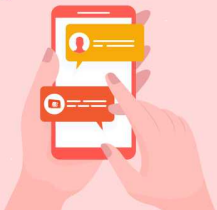
Step 1: visit [www.bobcard.co.in](#)

Step 2: Provide your details as per screen instructions, verify OTP & click on Submit

Use your generated Username' and Password' to access your credit card account online.

Sign up

Manage Your
Card Requirements
Instantly
with
Instant SMS
Service



Simply SMS KEYWORD (as per query) XXXX to 9223172141 from your registered mobile number.

XXXX - Last four digits of your BOBCARD

TAP TO KNOW MORE

YOUR CONVENIENCE IS OUR PRIORITY. Pay Safely & Easy using any of these methods.



AUTO DEBIT

Bank of Baroda account holders can use auto-debit facility. Follow the steps: Complete "Annexure E for Auto Debit Registration" and send it to us at crm@bobcard.co.in from your registered email id post verification from Bank of Baroda branch. [Click Here](#) to Download Form.



BOB WORLD MOBILE APP

You can also make the payment through 'bob World' mobile app of Bank of Baroda after adding your card details in the credit card section.



BOBCARD MOBILE APP

Download our Mobile App 'bobcard' and make your card's payment through the available payment menu options.



INSTA PAY

[Click Here](#) to pay instantly via available online modes.



SELF SERVICE PORTAL

Register your card online at our website and clear your dues by logging anytime. [Click Here](#) to Register Now

[Click Here](#) to know on the alternative payment methods.

Important Points to Note

We recommend choosing InstaPay via Bill Desk/ Razorpay, Net Banking, or our Mobile Apps (bobcard and bob World). You'll receive instant notification on your registered mobile number upon successful payment processing.

Avoid paying your BOBCARD bill through third-party payment methods. BOBCARD has no control over these third-party payment providers nor can trace your payment or assure timely processing. This may result in delayed updates, leading to avoidable penalties/charges if the due date is exceeded.

Did you Know?



SMART EMIs:

You can convert your unbilled transactions of ₹ 2500 or more into Smart EMIs of 6 to 36 months. Log-in & convert into EMI now! T&C apply.



Alerts

You can get regular alerts for Bill Statements, Card Offers, etc. by registering your Mobile No. & E-mail ID. Write to us at crm@bobcard.co.in from your registered E-mail ID to register now.



Offers

Your BOBCARD brings to you amazing deals & offers at <https://bobfin.in/Offer>. Visit regularly to enjoy latest offers and Save Big!



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Download our app

Search with keyword 'bobcard'



GET IT ON
Google Play



Download on the
App Store

Follow us for regular updates on best offers, discount and services



CIBIL Information: The company reserves the right to include your name in the list of defaulters in case at least the minimum amount due is not paid fully by the due date as specified in the statement and share the conduct of your credit card account with other Bank/financial institutions, Credit Information Companies and Statutory bodies in accordance with the Credit Information Companies(Regulation) Act, and rules made there under 2005 as amended from time to time.

Billing Dispute Resolution: a. All contents of the statement will be deemed to be correct and accepted by the Cardholder unless discrepancy/ irregularities if any is brought to the notice of BOBCARD LIMITED within 15 days from the date of the generation of statement date or within 45 days from the date of transaction.

b. The necessary action which may include rectification, if any will be done on the basis of merits of individual cases and after due investigation to the full and satisfaction of BOBCARD. Investigations conducted by BOBCARD LIMITED shall be final and binding on the Cardholder.

c. Disputes raised after the period as aforesaid, shall be accepted at the sole discretion of BOBCARD LIMITED.

d. Liability to clear outstanding dues shall not be affected merely by existence of a pending claim or a dispute between the Cardholder and BOBCARD LIMITED

Be Vigilant. Be Safe.

- > Always use your card on secured website/portals. Never click on any suspicious link
- > Keep your Email ID & Mobile No. updated with us. Inform us immediately in case card is lost or stolen.
- > Never leave your card unattended
- > Change PIN regularly. never share PIN with anyone.
- > Check your monthly E- bill statements carefully.

SCHEDULE OF CHARGES

Finance Charges:

- Eterna, Prime, Varunah Plus, Varunah Premium, Yoddha, The Sentinel, Vikram, Rakshamah and Empower Business Credit Cards: 3.25% per month i.e. 39.00% per annum.
- Premier, Corporate, Signature, Assure, and PayTM Credit Cards: 3.49% (41.88%)
- All other Credit Cards: 3.6 per month i.e 43.2% per annum

Example: Card Statement Date: 1st Aug, Transactions Done between 1st Jul and 31st July. Retail Purchase of Rs.1,000 on July 25th, Assuming no previous balance carried forward from 1st July, the cardholder will receive a statement on 1st August showing outstanding balance of Rs.1,000 with due date of 20th August.

1) If full payment is made within the due date, no finance charges shall be levied.

2) If there is no credit in the account or the credit is less than minimum due, company will charge @ 3.25% finance charge from date of transaction + Rs. 400 late payment charges. So the dues will be Rs. 1000 + Rs. 40.60 (finance charges @ 3.25% on 1000 from Jul 25th for 38 days) + Rs. 400 + Rs. 39.65 + Rs. 39.65 (SGST @9%+CGST 9%=total 18% GST will be applicable) =1519.91 for which he will receive the bill dated 1st Sep.

3) If Minimum Payment of Rs. 200/- (minimum payment amount is 5% of total dues or Rs. 200/- whichever is more) is made on 11th August (within the due date), the dues will be Rs. 1000 – Rs. 200 = Rs. 800 + Rs. 36.12 (Finance charges @ 3.25% on Rs. 1000 for 17 days from Jul 25 – Aug 10 and Finance Charges@ 3.25% on Rs. 800 for 21 days from Aug 11 – 31) + Rs. 3.25 + Rs. 3.25 (SGST @9%+CGST 9%=total 18% GST will be applicable) = Rs. 842.62 for which he will receive the bill dated 1st Sep.

Late Payment Charges (Charges in case of default) : Will be applicable if the minimum amount due is not paid by the payment due date. Clear funds need to be credited in the card account on or before the due date. (Details under "TARIFF OF CHARGES" section).

Computation of Exceeding Limit Charges The outstanding on the card account must not exceed the credit limit at any time, failing which cardholder will be charged additional 2.5% over and above the sanctioned credit limit subject to minimum of Rs.600

Insurance : Insurance benefit is activated after issuance of Card & for continuation of insurance benefit the card should not be in NPA or Write-Off category at the time of claim. Insurance benefit not available for Unnati, IRCTC, HPCL & Snapdeal Cobrand Credit Cards.

Interest Free Period : 20 to 50 days in case there is no previous outstanding.

Minimum Amount Due: 5% of outstanding balance or Rs.200 whichever is higher (in case of regular cards). Minimum amount due may vary in case of irregular payments.

Avail Cash Withdrawal Charges: 2.50% of the withdrawn amount or Rs. 500 whichever is higher

Duplicate Bill Charges: Rs.25/-per statement. No charges for E-Statement

Surcharge on usage at Petrol outlets: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 250 per statement)

For HPCL: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 100 per statement)

For IRCTC: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 500 to Rs. 3000 (subject to maximum of Rs. 100 per statement)

For Snapdeal: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 250 per statement)

The GST component is not reversed. Fuel transactions eligible for surcharge waiver do not earn Reward Points. Please note that the rate of fuel surcharge may vary depending on the fuel station and their acquiring bank/network partner. The surcharge is levied by the acquiring bank providing the terminal to the merchant or network. Please also note that the value of fuel transaction on charge slip will differ from the credit card statement since the fuel surcharge and GST on the same are levied by the acquiring bank/network after the transaction.

Cheque Return Charges: 2% of the payment amount subject to a minimum of Rs. 500

Goods and Services Tax (GST): 18% (applicable on all fees, interest & other charges, as per prevailing government guidelines)

Exceeding Limit Surcharges: 2.5% of the amount over & above the sanctioned credit limit or Rs. 600, whichever is higher

Card Replacement Charges: Rs. 100 per card

Charge Slip Retrieval Charges: Rs.250/- per charge slip

Mark Up Fees (Currency Conversion Charges): Eterna/ Varunah Premium/ICAI/ICSI/ CMA: 2% of transaction amount | Rakshamah/ The Sentinel / Yoddha: 3% of transaction amount | Varunah Plus: 2.5% of transaction amount | Unnati: Not applicable as card cannot be used for international transactions | All other products: 3.5% of transaction amount

Cash Payment Processing Fee: A fee of Rs. 250 will be levied for every credit card repayment done in cash

Cheque Payment Processing Fee: A fee of Rs. 100 will be levied for every credit card payment done using a cheque.

Auto Debit/SI Bounce Fee: 2% of the payment amount subject to a minimum of Rs.500

Avail Authorization: If minimum payment is not received on / by due date request for transaction authorization may be declined & it may also lead to cancellation of card.

No Fine Prints : No Hidden Charges

Late Payment Charges

Statement Balance	Less than ₹100	₹100 to ₹500	₹501 to ₹1000	₹1,001 to ₹10,000	₹10,001 to ₹25,000	₹25,001 to ₹50,000	More than ₹50,000
Charges	NIL	₹100	₹400	₹750	₹950	₹1,100	₹1,300

Product	First Year Fees (levied in the first Statement) /Annual fees	Spends criteria for reversal of first year fees (spends in first 60 days)	Spends criteria for waiver of annual fees
Swavlamban	₹250	₹2,500	₹12,000
Easy	₹500	₹6,000	₹35,000
Select	₹750	₹7,500	₹70,000
Premier	₹1,000	₹10,000	₹1,20,000
Eterna	₹2,499	₹25,000	₹2,50,000
Prime	NIL	NA	NA
Varunah, The Sentinel, Yoddha, Rakshamah	NIL	NA	NA
Varunah Premium	₹2,499	₹25,000(180 Days)	₹1,50,000
Varunah Plus	₹1,499	₹15,000(180 Days)	₹1,50,000
Nainital Bank Renaissance	NIL/₹250	NA	₹2,500

Product	First Year Fees (levied in the first Statement) /Annual fees	Spends criteria for reversal of first year fees (spends in first 60 days)	Spends criteria for waiver of annual fees
Snapdeal	₹249	NA	NA
ICAI Exclusive	NIL	NA	NA
ICSI Diamond	NIL	NA	NA
CMA ONE	₹1	NA	NA
Unnati	NIL	NA	NA
IRCTC BoB	₹500/₹350	NA	NA
HPCL Energie	₹499	NA	₹50,000
ConQR	NIL	NA	NA
Corporate	NA/ ₹1,000	NA	₹1,00,000
Business Empower	NA/ ₹500	NA	₹50,000

IMPORTANT

1. For Fee/Charges/Method of calculation of charges/Billing Disputes & other applicable T&C, kindly visit our website www.bobcard.co.in to refer **Most Important T&C**.From 1st February 2023, all rent payment transactions done using your BOBCARD will attract a fee of 1% on the total transaction amount.

2. Making only the minimum payment every month would result in the repayment stretching over months/years with consequent interest payment on your outstanding balance

3. 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.

4.BOBCARD is currently being issued for the billing cycles of 1st,7th,16th,18th or 25th of the month as per discretion of BOBCARD LIMITED. The cardholder has an one-time option to change the existing billing cycle as available. Cardholder may write to crm@bobcard.co.in for a change in billing cycle.

5. BOBCARD LIMITED follows the pattern of monthly billing cycle & sends statements thru Email/SMS/Hard copy (on request)once in a month comprising details of transactions and/or payments made during that cycle. Billing Statement can also be downloaded by the Cardholder on registering the card at <https://online.bobcards.com>. Any omissions in the statement shall be adjusted in future statements.

6. Non-receipt or discrepancy in monthly statement needs to be informed by the due date at crm@bobcard.co.in from the registered email ID. You can also call on Toll Free 24*7 Helpline Nos. 1800-103-1006 or 1800-266-5100/7100 (from MTNL\BSNL Lines). In case the cardholder does not notify of any such event, the statements shall be deemed to have delivered & conclusive.

7. Usage of internationally valid cards outside India must be in accordance with the Exchange Control Regulations of RBI. In the event of any failure to do so, the cardholder is liable for Penal action under the Foreign Exchange Management Act, 1999. The onus of ensuring compliance with the regulations is entirely on the cardholder.

8.Taxes Applicable: 1) Place of Supply: Maharashtra then CGST 9% & SGST 9%
2) Place of Supply: Other than Maharashtra then IGST 18%

9. Declaration: a) We hereby declare that tax in relation to this statement is not payable under reverse charge mechanism.b) BOBCARD LIMITED 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 e-invoice in terms of the provisions of the said sub-rule.

10. For urgent blocking card, please call on Toll Free 24*7 helpline nos. 1800 103 1006 or SMS 'BLOCK' <last 4 digits of your credit card number> at '9223172141' from your registered mobile number OR block the card online by logging to your customer portal account(Click online.bobcards.com to register if not already registered).

11. Your card insurance details:
Insurance Nominee:BOBCARD LIMITED offers complimentary Air Accident / Personal Accident Insurance Cover on certain cards. To update the nominee details, please fill in complete details in the nominee section of the application form or mail the nominee Name and Relationship with the Nominee details to crm@bobcard.co.in from your registered Email ID.The said insurance is provided by a third-party insurance company, who is also responsible for any claim settlement in this regard. BOBCARD LIMITED shall not be responsible for any dispute arising due to the claim settlement. The insurance issuer can be changed by BOBCARD LIMITED without any prior notice.
Insurance Process: Customer can update claim request at insurance@bobcard.co.in and follow details for online submission or send post to Credit Card Insurance, BOBCARD LIMITED, 15th Floor, 1502/1503/1504, DLH Park, S.V.Road, Goregaon West, Mumbai - 400404
Current Insurance Company : National Insurance Company Ltd, Mumbai Office Address, Divisional Office XII (260500), 6th floor, Sterling Cinema Building, Fort, Mumbai - 400001
Telephone IP Phone Number : 260500001

12. Please see below illustrative example of Special Mention Account (SMA)/ Non Performing Asset (NPA) classification methodology. Illustrative example – If due date of a credit card account is July 20, 2022, and full dues are not received before BOBCARD runs the day-end process for this date, the date of overdue shall be July 20, 2022. If it continues to remain overdue, then this card account shall get tagged as SMA-1 upon running day-end process on August 19, 2022 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that card account shall be August 19, 2022.
Similarly, if the card account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on September 18, 2022 and if continues to remain overdue further,it shall get classified as NPA upon running day-end process on October 18, 2022.

Due Date: July 20, 2022

Overdue Days	NA	1	31	61	91
Date of Classification	July 19, 2022	July 21, 2022	August 19, 2022	September 18, 2022	October 18, 2022
Classification Status*	Standard	SMA 0	SMA 1	SMA 2	NPA

*Classification status tracking will depend on the type of facility being extended, for e.g. SMA 0 classification is not applicable for revolving facilities, and will be tracked for SMA 1 onwards.

Complaint Redressal Procedure Through Email:-

	Credit Card Business	Response Time
Level1	crm@bobcard.co.in	5 Working days*

If your complaint is still unresolved, you can write to:
Mr. Ravi Ranjan Kumar, Grievance Redressal Officer
BOBCARD LIMITED (formerly know as
BOB Financial Solutions Limited)
15th Floor, 1502/03/04 DLH Park
SV Road, Goregaon (W)
Mumbai – 400104
Email id- escalations@bobcard.co.in
Phone - 022 – 41683700 (Ext. – 433)