

Statement Date : 16/12/2023 | Statement Period : 17 Nov, 2023 to 16 Dec, 2023

 Tax Invoice to:  
 YASH GAURKAR  
 F-2, KRISHNA RESIDENCY, KAVERRAPA LAYOUT  
 KADUBESNAHALLI BENGALURU, 560103

**Card** : PREMIER

**State** : KARNATAKA (29)  
 Place of Supply

**GST No:**
**This Month's Statement At A Glance**

Card No: 468943XXXXXX6743

Sanctioned Credit Limit: ₹200,000

 भुगतान देय तिथी  
 Payment Due Date

 न्यूनतम देय राशि  
 Minimum Amount Due

 कुल भुगतान देय  
 Total Amount Due

**04/01/2024**

Pay Now

**334.95**
**6,699.00DR**

 क्रेडिट सीमा  
 Credit Limit

 उपलब्ध क्रेडिट सीमा  
 Available Credit Limit

 नकद सीमा  
 Cash Limit

 उपलब्ध नकद सीमा  
 Available Cash Limit

**200,000**
**193,301.00**
**80,000.00**
**80,000.00**
**Account Summary**

 प्रारंभिक शेष  
 Opening Balance

 भुगतान / क्रेडिट  
 Payment/Credits

 नई खरीद/डेबिट  
 New  
 Purchases/Debits

 समाप्ति के समय शेष  
 Closing Balance

**.00**
**.00**
**6,699.00**
**6,699.00**

 ऑनलाइन पेआई.डी. Online Pay I.D. **0007930371000461041**
**Bonus/Reward Points Summary**

 प्रारंभिक शेष  
 Opening Balance

 अर्जित  
 Earned

 एवज/समा  
 Redeemed/Expired

 समाप्ति के समय शेष  
 Closing Balance

**0**

⊕

**67**

⊖

**0**

⊖

**67**

\*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	रिवॉर्ड पॉइंट Reward Points	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
15/12/2023	621656	<b>YASH GAURKAR (PRIMARY CARD - 6743)</b> Flipkart Internet PVT Bangalore IN	67	INR	6,699.00	6,699.00 DR

 Please register your Mobile No. & E-Mail ID at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) to receive regular alerts. For any amendment in the contact details, please mail us at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) 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 -
XXXX6743	Primary	0	67	0	0	67	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.bobfinancial.com](http://www.bobfinancial.com)

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 Bob Credit Card

TAP TO KNOW MORE

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



#### INSTA PAY

Pay instantly through Net Banking  
at <https://www.bobcards.in/online-payment.html>



#### AUTO DEBIT

Set standing instruction and enjoy  
automated bill payments every month  
[Click Here](#) to register



#### SELF-SERVICE PORTAL

Register your credit card online at  
<https://online.bobcards.com> Once registered,  
log-in & clear your dues anytime, from anywhere.



#### NEFT

Use IFSC Code as BARB0COLABA & 16 digit  
credit card number as Beneficiary a/c No.  
(Kindly mention name & registered mobile no. in  
remark column)

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

#### 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@bobfinancial.com](mailto:crm@bobfinancial.com) from your  
registered E-mail ID to register now.



#### Offers

Your BoB Credit Card brings to you amazing deals  
& offers at [www.bobfin.in/Offers](http://www.bobfin.in/Offers). Visit regularly to  
enjoy latest offers and Save Big!



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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 BFSL 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 final satisfaction of BFSL. Investigations conducted by BFSL shall be final and binding on the Cardholder.

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

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

#### 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 ₹1,000	₹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
Swavilamban	₹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, TheSentinel, 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.bobfinancial.com](http://www.bobfinancial.com) to refer to **Most Important T&C**. From 1st February 2023, all rent payment transactions done using your Bank of Baroda credit card 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. BoB credit cards are currently being issued for the billing cycles of 1st, 16th or 18th of the month as per discretion of BFSL. The cardholder has an one-time option to change the existing billing cycle as available. Cardholder may write to [crm@bobfinancial.com](mailto:crm@bobfinancial.com) for a change in billing cycle.
5. BFSL 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@bobfinancial.com](mailto:crm@bobfinancial.com) from the registered email ID. You can also call on Toll Free 24\*7 Helpline Nos. 1800 103 1006. 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 ofensuring 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) BFSL 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 of 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](http://online.bobcards.com) to register if not already registered).
11. Your card insurance details:  
Insurance Nominee:BOB Financial Solutions Ltd. 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@bobfinancial.com](mailto:crm@bobfinancial.com) 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. BOB Financial Solutions Ltd. shall not be responsible for any dispute arising due to the claim settlement. The insurance issuer can be changed by BOB Financial Solutions Ltd. without any prior notice.
- Insurance Process: Customer can update claim request at [insurance@bobfinancial.com](mailto:insurance@bobfinancial.com) and follow details for online submission or send post to Credit Card Insurance, BOB Financial Solutions Limited, 15th Floor, 1502/1503/1504, DLH Park, S.V.Road, Goregaon West, Mumbai – 400104.
- 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 BFSL 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	<a href="mailto:crm@bobfinancial.com">crm@bobfinancial.com</a>	5 working days*

\*If your complaint is still unresolved, you can write to :

Mr. Ravi Ranjan Kumar  
Grievance Redressal Officer

BoB Financial Solutions Limited.  
15th Floor, 1502/03/04 DLH Park  
SV Road, Goregaon (W)  
Mumbai – 400102  
Email id: [escalations@bobfinancial.com](mailto:escalations@bobfinancial.com)  
Phone: 022-41683700 (Ext.-433)

BoB Financial Solutions Limited

Card Operations, 1502/1503/1504, DLH Park, S.V Road  
Goregaon (W), Mumbai - 400 104, Maharashtra (27).

GST No.: 27AAACB1989L1ZA, SAC/HSN No.: 997119  
CIN No.: U65990MH1994GOI081616