

CREDIT CARD ELIGIBILITY & KYC REQUIREMENTS

1. GENERAL ELIGIBILITY CRITERIA

Age Requirements

- **Minimum Age (Primary Cardholder):** 18 years for basic cards, 21 years for premium cards
- **Maximum Age (Primary Cardholder):** 60-65 years (varies by card type)
- **Add-on Cardholders:** Minimum 18 years for all categories

Residency

- Indian residents only
- Valid Indian address proof required
- PAN card mandatory (issued by Income Tax Department of India)

Income Requirements (Annual Gross Income)

Card Category	Minimum Income (Salaried)	Minimum Income (Self-Employed)
Entry Level (Cashback, PULSE)	Rs. 1,50,000 - Rs. 2,00,000	Rs. 3,00,000 - Rs. 4,00,000
Mid-Tier (Flipkart, Tata Neu Plus)	Rs. 1,75,000 - Rs. 2,50,000	Rs. 3,50,000 - Rs. 5,00,000
Premium (Apollo, IndiGo, Tata Neu Infinity)	Rs. 3,00,000 - Rs. 5,00,000	Rs. 5,00,000 - Rs. 7,50,000

Employment Status

- **Salaried Employees:** Minimum 1 year continuous employment with current employer
- **Self-Employed/Business Owners:** Minimum 2 years in current business
- **Professionals (doctors, lawyers, CAs):** Valid professional license/registration required
- **Students:** Not eligible for primary cards; eligible for add-on cards only (with parent/guardian as primary)
- **Retired Individuals:** Eligible if pension/passive income meets minimum income criteria

2. KYC (KNOW YOUR CUSTOMER) COMPLIANCE

Mandatory Documents (All Applicants)

Identity Proof (Any ONE):

- PAN Card (mandatory for all credit card applications)
- Aadhaar Card
- Passport
- Voter ID Card
- Driving License

Address Proof (Any ONE):

- Aadhaar Card
- Passport
- Utility Bill (electricity, gas, water) - not older than 3 months
- Bank Statement - not older than 3 months
- Rent Agreement (notarized)
- Property Tax Receipt

Income Proof (Required for ALL applicants):

For Salaried:

- Last 3 months' salary slips
- Last 6 months' bank statement showing salary credits
- Form 16 (Income Tax Return) - latest financial year

For Self-Employed:

- Last 2 years' Income Tax Returns (ITR)
- Audited financials/Balance Sheet (if applicable)
- Last 6 months' bank statement showing business transactions
- Business registration certificate/GST registration

Photograph:

- Recent passport-size photograph (2 copies)

3. CREDIT SCORE REQUIREMENTS

Minimum Credit Score (CIBIL/Experian/Equifax)

Card Category	Minimum CIBIL Score
Entry Level	650+
Mid-Tier	700+
Premium	750+

Credit History Requirements

- No history of defaults, settlements, or write-offs in last 3 years
- No active delinquencies (30+ days overdue) on existing credit accounts
- Debt-to-Income ratio below 50% (total EMI/monthly income < 0.5)
- Existing credit utilization below 70% (for applicants with existing credit cards)

First-Time Credit Card Applicants

- Minimum 1 year relationship with a bank (savings/current account)
- OR Fixed Deposit of Rs. 25,000+ with the issuing bank (for secured credit card route)
- OR Salaried with reputable employer (listed companies, government, PSUs)

4. ADD-ON CARD ELIGIBILITY

Who Can Get Add-On Cards?

- **Spouse** (married, legal documentation required)
- **Parents** (father/mother of primary cardholder)
- **Siblings** (brother/sister of primary cardholder)
- **Children** (age 18+; must provide age proof)

Add-On Cardholder Requirements

- Minimum age: 18 years
- Valid identity proof (PAN, Aadhaar)
- No separate income requirement (covered under primary cardholder's eligibility)
- Primary cardholder assumes full liability for all add-on card transactions

Add-On Card Limitations

- Maximum 3-5 add-on cards per primary account (varies by card type)
- Add-on cardholders cannot request credit limit increase independently
- Add-on cards automatically cancelled if primary card is closed/blocked

5. ACCOUNT OPERATION MODES

Single Cardholder

- One primary cardholder operates the account
- Sole liability for all transactions

Joint Cardholders (Joint & Several Liability)

- Two or more primary cardholders (e.g., husband-wife both as primary)
- All cardholders jointly and severally liable (each liable for full outstanding)
- Any one cardholder can operate the account independently

Survivorship Options

- **Either or Survivor:** Any one cardholder can operate; on death of one, survivor continues
- **Former or Survivor:** Primary cardholder operates; on their death, secondary continues
- **Anyone or Survivor:** Any cardholder operates; on death of any, survivors continue

6. SPECIFIC EXCLUSIONS & RESTRICTIONS

Who CANNOT Apply?

Individuals with:

- Active bankruptcy/insolvency proceedings
- Criminal record related to financial fraud
- Declared willful defaulter by RBI/banks
- Blacklisted by credit bureaus
- Active legal disputes with SBICPSL or any bank

Non-Residents/NRIs:

- NRIs can apply only for specific NRI credit cards (not covered in this set)
- Foreign nationals not eligible (even with Indian work visa)

Minors:

- Individuals below 18 years cannot hold primary credit cards
- Can hold add-on cards only (with parent/guardian as primary)

Undischarged Bankrupts:

- Cannot apply until bankruptcy discharge order obtained

7. SPECIAL CATEGORIES

Senior Citizens (Age 60+)

- Eligible if:
 - Regular pension income meets minimum criteria
 - OR Fixed Deposit/investment income meets criteria
 - OR Continues employment post-retirement
- Maximum age: 65-70 years (varies by card)

Homemakers/Non-Earning Spouses

- Can apply as add-on cardholder (spouse's income considered)
- OR Can apply as primary if:
 - Joint property ownership
 - OR Fixed Deposits/investments in their name
 - OR Spouse co-signs as guarantor

Students

- Not eligible for primary cards
- Eligible for add-on cards (parent/guardian as primary)
- Can apply for primary card after graduation if employed (income proof required)

8. APPLICATION PROCESS

Step 1: Pre-Qualification Check

- Online eligibility checker on sbicard.com
- Input: Age, income, employment type, existing credit cards
- Soft credit check (no impact on credit score)

Step 2: Document Submission

- Upload KYC documents via website/app
- OR Submit physical documents at bank branch
- OR Video KYC (30-minute video call with bank representative)

Step 3: Credit Assessment

- CIBIL score check (hard inquiry)
- Income verification
- Employment verification (HR call for salaried, business verification for self-employed)
- Existing debt assessment

Step 4: Approval & Issuance

- Approval timeline: 5-7 working days
- Credit limit assigned based on income, credit score, existing debts
- Card dispatched via courier (7-10 days delivery)
- Activation required via phone/SMS/app before first use

9. CREDIT LIMIT DETERMINATION

Factors Considered

1. **Monthly Income:** Higher income → Higher credit limit
2. **Credit Score:** Higher score → Higher limit
3. **Existing Debts:** Lower debt → Higher limit
4. **Employment Stability:** Longer tenure → Higher confidence → Higher limit
5. **Banking Relationship:** Existing SBICPSL customer → Higher limit

Typical Credit Limits by Income

Monthly Income	Expected Credit Limit
Rs. 20,000 - Rs. 30,000	Rs. 50,000 - Rs. 1,00,000
Rs. 30,000 - Rs. 50,000	Rs. 1,00,000 - Rs. 2,00,000
Rs. 50,000 - Rs. 1,00,000	Rs. 2,00,000 - Rs. 5,00,000
Rs. 1,00,000+	Rs. 5,00,000 - Rs. 25,00,000+

Actual limit determined by SBICPSL's internal credit policy and risk assessment.

10. RE-APPLICATION AFTER REJECTION

Cooling Period

- Minimum 3 months wait after rejection
- Must address rejection reason before re-applying

Common Rejection Reasons & Solutions

Rejection Reason	Solution
Low credit score	Improve score (pay off debts, maintain low utilization for 6+ months)
Insufficient income	Apply for lower-tier card OR increase income
Too many recent credit inquiries	Wait 6 months, reduce new credit applications
High existing debt	Pay down existing loans/cards, reduce debt-to-income ratio
Incomplete documentation	Resubmit with complete KYC documents

11. REGULATORY COMPLIANCE

RBI (Reserve Bank of India) Guidelines

- All credit card applications comply with RBI Master Direction on Credit Card Operations
- KYC as per Prevention of Money Laundering Act (PMLA), 2002
- Aadhaar linking mandatory as per Supreme Court directive

Data Privacy

- Information collected used solely for credit assessment and account servicing
- Shared with credit bureaus (CIBIL, Experian, Equifax, CRIF High Mark)
- Privacy Policy: <https://sbicard.com/privacy-policy>

12. CARD-SPECIFIC ELIGIBILITY REQUIREMENTS

While the general eligibility criteria apply to all credit cards, certain cards have specific requirements based on their tier and positioning.

Apollo SBI Card SELECT

Category: Premium Co-brand (Health-focused)

Requirement	Value
Minimum Age	21 years

Requirement	Value
Maximum Age	60 years
Minimum Income (Salaried)	Rs. 3,00,000 per annum
Minimum Income (Self-Employed)	Rs. 5,00,000 per annum
Minimum CIBIL Score	750+
Preferred Employment	Salaried professionals, business owners
Special Consideration	Preference given to existing Apollo customers or health-conscious individuals

Cashback SBI Card

Category: Entry-Level Cashback

Requirement	Value
Minimum Age	18 years
Maximum Age	65 years
Minimum Income (Salaried)	Rs. 1,50,000 per annum
Minimum Income (Self-Employed)	Rs. 3,00,000 per annum
Minimum CIBIL Score	650+
Preferred Employment	First-time credit card applicants, young professionals
Special Consideration	Ideal for students transitioning to workforce, no prior credit history required if income proof available

Flipkart SBI Card

Category: Mid-Tier Co-brand (E-commerce)

Requirement	Value
Minimum Age	18 years
Maximum Age	65 years
Minimum Income (Salaried)	Rs. 1,75,000 per annum
Minimum Income (Self-Employed)	Rs. 3,50,000 per annum
Minimum CIBIL Score	700+
Preferred Employment	Online shoppers, frequent e-commerce users
Special Consideration	Flipkart/Myntra purchase history considered favorably; active online shoppers preferred

SBI Card PULSE

Category: Entry-Level Lifestyle Rewards

Requirement	Value
Minimum Age	18 years
Maximum Age	65 years
Minimum Income (Salaried)	Rs. 2,00,000 per annum
Minimum Income (Self-Employed)	Rs. 4,00,000 per annum
Minimum CIBIL Score	650+
Preferred Employment	Young professionals, fitness enthusiasts
Special Consideration	Preference for health/fitness-conscious applicants; gym memberships considered favorably

IndiGo SBI Card

Category: Premium Co-brand (Travel-focused)

Requirement	Value
Minimum Age	21 years
Maximum Age	65 years
Minimum Income (Salaried)	Rs. 2,50,000 per annum
Minimum Income (Self-Employed)	Rs. 5,00,000 per annum
Minimum CIBIL Score	700+
Preferred Employment	Frequent travelers, business professionals
Special Consideration	Frequent IndiGo flyer history considered favorably; minimum 6 flights per year preferred

Tata Neu Plus SBI Card

Category: Mid-Tier Co-brand (Marketplace)

Requirement	Value
Minimum Age	18 years
Maximum Age	65 years
Minimum Income (Salaried)	Rs. 1,75,000 per annum

Requirement	Value
Minimum Income (Self-Employed)	Rs. 3,50,000 per annum
Minimum CIBIL Score	700+
Preferred Employment	Tata ecosystem users, retail shoppers
Special Consideration	Existing Tata Neu app users preferred; Tata product purchase history considered favorably

Tata Neu Infinity SBI Card

Category: Premium Co-brand (Marketplace)

Requirement	Value
Minimum Age	21 years
Maximum Age	65 years
Minimum Income (Salaried)	Rs. 5,00,000 per annum
Minimum Income (Self-Employed)	Rs. 7,50,000 per annum
Minimum CIBIL Score	750+
Preferred Employment	High net worth individuals, premium Tata customers
Special Consideration	Existing Tata Neu Plus cardholders; high Tata ecosystem spenders (Rs. 5L+ annual); premium lifestyle segment

13. ELIGIBILITY COMPARISON TABLE

Quick reference for comparing eligibility across all 7 cards:

Card Name	Min Age	Min Income (Salaried)	Min Income (Self-Emp)	Min CIBIL	Tier
Cashback SBI Card	18	Rs. 1,50,000	Rs. 3,00,000	650+	Entry
SBI Card PULSE	18	Rs. 2,00,000	Rs. 4,00,000	650+	Entry
Flipkart SBI Card	18	Rs. 1,75,000	Rs. 3,50,000	700+	Mid-Tier
Tata Neu Plus	18	Rs. 1,75,000	Rs. 3,50,000	700+	Mid-Tier
IndiGo SBI Card	21	Rs. 2,50,000	Rs. 5,00,000	700+	Premium
Apollo SBI Card SELECT	21	Rs. 3,00,000	Rs. 5,00,000	750+	Premium
Tata Neu Infinity	21	Rs. 5,00,000	Rs. 7,50,000	750+	Premium

14. ELIGIBILITY UPGRADE PATH

Recommended progression for customers looking to upgrade:

Path 1: Entry → Mid-Tier → Premium

Cashback SBI Card → (After 12+ months, income Rs. 1,75,000+) → Flipkart SBI Card → (After 24+ months, income Rs. 3,00,000+) → Apollo SBI Card SELECT

Path 2: Lifestyle Focus

SBI Card PULSE → (After 18+ months, income Rs. 2,50,000+) → IndiGo SBI Card

Path 3: Tata Ecosystem

Tata Neu Plus → (After 24+ months, income Rs. 5,00,000+, high Tata spends) → Tata Neu Infinity

Upgrade Eligibility Criteria

- Minimum 12 months with current card
- No missed payments in last 12 months
- Credit limit utilization < 50% average
- Income increase documentation required
- Improved CIBIL score (if applicable)

END OF UNIFIED CREDIT CARD ELIGIBILITY & KYC DOCUMENT

This shared eligibility document is referenced by all 7 credit cards in the Graph DB via:

`CREDIT_CARD -[HAS_ELIGIBILITY]-> CREDIT_CARD_ELIGIBILITY`

Card-specific overrides (different age limits, income requirements) are stored as attributes on individual `CREDIT_CARD` nodes.