

Product Name	Interest Rate (p.a)	Annual Fee (₹)	Monthly Fee (₹)	Eligibility Criteria	Unique Benefits		
Low Rate Visa	18.00%	₹499	₹0	Income > ₹5 Lakhs	Lowest market rate for carrying balances.		
Rewards Platinum	42.00%	₹12,000	₹0	Income > ₹15 Lakhs	4 Reward Pts per ₹100 spent; Travel Ins.		
Jetsetter Black	36.00%	₹50,000	₹0	Income > ₹50 Lakhs	0% Forex Markup; Unlimited Lounge Access.		
Student Starter	40.00%	₹0	₹199	Student ID (No IIT)	Credit builder; Waived if spend > ₹5k/mo.		
Balance Transfer 0% (6 months)	0%	(6 months) ₹2,999	₹0	Income > ₹8 Lakhs	0% interest on transferred balance for 6mo.		
Business Gold	38.00%	₹15,000	₹0	Business Turnover	GST Invoicing & Expense sync.		
Eco-Green Card	36.00%	₹2,500	₹200	Income > ₹10 Lakhs	Card made of recycled ocean plastic.		
Cashback Daily	42.00%	₹5,000	₹0	Income > ₹12 Lakhs	Flat 5% Cashback on Swiggy/Zomato/Fuel.		
Private Banking I	24.00%	₹1,50,000	₹0	Invite Only (AUM	Metal Card; 24/7 Concierge; Golf Access.		
Secure Builder	30.00%	₹1,000	₹100	FD of ₹25,000 Reqd	100% Approval against Fixed Deposit.		