

Card Details: IRCTC

Bank: Bank of Baroda
Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 500
Renewal Fee: 500
Forex Charges: 3.5
Annual Percentage Rate: 43.2
Add-on Card Charges: N/A
Reward Redemption Fee: Nil

Card Joining Benefits:

1. Get 500 reward points as joining benefit.

Reward Points Earn:

1. Rent: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
Included merchant names are - pzrent, pzrent non, pzrent non bbps, housing, housing com, ebuzz *hou, nobroker, nobroker te, nobroker technologies, orchid island r, orchid island rwa, orchid island, locon solut, pay*locon s, raz*locon solutions prigu, raz*locon s
2. Utilities: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
3. Jewellery: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
Included merchant names are - sheetal jewellery, sheetal jewelle, malabar, new shyam store, national jewelry chains, kalyan jewellers, malabar gold & diamonds, pc jeweller, tribhovandas bhimji zaveri, joyalukkas, senco gold & diamonds, reliance jewels, caratlane, orra, bhima jewellers, jos alukkas, p. n. gadgil jewellers, khazana jewellery, abharan jewellers, c. krishniah chetty & sons, manubhai jewellers, png jewellers, prince jewellery, amrapali jewels, hazoorilal jewellers, sabyasachi jewelry, farah khan fine jewellery, anmol jewellers, khurana jewellery house, grt jewellers, abaran timeless jewellery, mehta jewellery, kashi jewellers, bluestone, melorra, voylla, candere, wearyourshine by pc jeweller, velvetcase, mirraw, joyari, pipa bella, hazoorilal legacy, zaveri & co., anjali jewellers, shree ganesh jewellery house, narayan jewellers, kiah diamond jewellery, kisna diamond jewellery, navrathan jewellers, lala jugal kishore jewellers, tanishq, tribhovandas bhimji zaveri (tbz)
4. Wallet: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
5. Categories other than mentioned below or any other: Earn 2 Reward Points (Reward Points), Description: Earn 2 Reward Points per ₹100 spent., Surcharge: N/A.
6. Grocery: Earn 4 Reward Points, Description: Earn 4 Reward Points per ₹100 spent., Surcharge: N/A.

7. IRCTC booking: Earn 40 Reward Points, Description: Earn 40 Reward Points per ₹100 spent., Surcharge: N/A.

Included merchant names are - irctc

8. Fuel: Earn 0 Reward Points, Description: 1% + GST surcharge waiver. Only valid for fuel transactions between ₹500 and ₹3,000|Maximum waiver of ₹100 per month.|Only surcharge is waived, GST is not waived., Surcharge: N/A.

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Flights & Hotels: Specific details are mentioned on website. (TRAVEL_BOOKING),
Burn multiplier = 0.25.