

## Card Details: Varunah

Bank: Bank of Baroda  
Ideal Spends: Rs 425000

### Key Charges:

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

### 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 1 Reward Point (Reward Point), Description: Earn 1 Reward Point per 1100 spent., Surcharge: N/A.
6. Grocery: Earn 5 Reward Points, Description: Capped at 2,500 Reward Points., Surcharge: N/A.  
Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone, kunaic mand, infinitea, big bazaar, reliance fresh, more supermarket, spencer's retail,

nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp\*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

7. Departmental Stores: Earn 5 Reward Points, Description: Capped at 2,500 Reward Points., Surcharge: N/A.

8. Fuel: Earn 0 Reward Points, Description: 1% + GST surcharge waiver. Only valid for fuel transactions between ₹1400 and ₹15,000|Maximum waiver of ₹1250 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. Catalogue: Log in to Net Banking or Mobile App|Navigate to the Rewards or Loyalty section.|Select your desired rewards from the reward catalog from various categories like shopping vouchers, travel, merchandise, etc.|Once you've selected your reward, confirm the redemption.|4 points are converted to ₹1 worth of rewards options. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.25.