



Mr. RAMASAMY PRABATH
1/63 B MULLAI NAGAR 11 CROSS
AGRAGARAM POST, KRISHNAGIRI ,
TAMILNADU, PIN: 635001,
MOBILE:9443271865

BILL No. : 2510216

CO : Credit Card Center
III Floor, Indian Bank Building
66 Rajaji Salai, Chennai - 600001.
Fax : 044 - 2526 1999
Customer Care : 044 - 2526 2999
Website: www.indianbank.in
E-mail : creditcard@indianbank.co.in

Your Credit Card Statement

Indian Bank Credit Card No.	Statement Date	Statement Period	Payment Due Date
4328 09XX XXXX 7471	20-10-16	21-09-16 - 20-10-16	04-11-16
Total Credit Limit (Including)	Available Credit Limit	Cash WithDrawal Limit	Available Cash Limit
100,000.00	78,530.71	40,000.00	40,000.00

Txn. Date	Transaction Particulars	Cr/Dr	Amt. in Rs.
20-SEP-16	PREVIOUS STATEMENT OUTSTANDING	Dr	14,760.28
25-SEP-16	ROSHAN CHENNAI IN,626913628143-028811-17243521	Dr	5,249.00
03-OCT-16	PAYMENT RECEIVED-THANK YOU	Cr	14,760.00
08-OCT-16	SALEM TIMES SALEM IN,628213550349-007125-17387051	Dr	2,395.00
08-OCT-16	THE CHENNAI SILKS SALEM IN,628210257687-007872-17386306	Dr	750.00
10-OCT-16	URVASI SALEM IN,628409588914-029740-17396308	Dr	610.00
10-OCT-16	A R R S SILKS SALEM IN,628406271683-020547-17392262	Dr	4,135.00
10-OCT-16	SRI SAKTHI HALL READYM COIMBATORE I,628411142003-015986-17395926	Dr	4,430.00
10-OCT-16	RAMRAJ COTTON UNIT OF VENSLEM IN,628408570116-019265-17404432	Dr	885.00
12-OCT-16	RAMRAJ COTTON UNIT OF VENSLEM IN,628606120342-024804-17404462	Dr	1,895.00
13-OCT-16	GRASP CLOTHINGS - SALE SALEM IN,628713520664-029238-17416105	Dr	1,120.00
	PURCHASE INTEREST	Dr	0.01

Previous Balance	Purchases & Other Charges	Cash Advances	Payments & Other credits	Total amount due	Minimum Amt. Due
14760.28	21469.01	0.00	14760.00	21469.29	1074.00

Your reward points				CONTACT OUR TOLL FREE NO:180042500000 FOR ALL YOUR CREDIT CARD RELATED QUERIES AND BLOCKING OF CARD.
Opening Balance	Earned	Redeemed	Closing Balance	
90.00	105.00	0.00	195.00	

Card Holder Name	Mr. RAMASAMY PRABATH	Bill No.	Total Amt. Due	Minimum Amt. Due
Cheque/DD/BPO in favour of IBGCC	4328 09XX XXXX 7471	2510216	21469.29	1074.00

Payment by	Cheque/DD No.	Cheque/DD Date	Bank Name	Branch	Amt. Paid Rs.
Cheque/DD/Cash					

HOW TO MAKE PAYMENT

Making payments for your IB Global Credit Card is really simple.

Please always quote the 16 digit credit card no.

Date : XX.XX.20.XX.

Pay....IBGCC No.....XXXX.....XXXX.....XXXX.....XXXX.....

या धारक को OR ORDER

Rupees Five Hundred only.....अदा करें रु. 550/-

आ.स. A/c No. ब.स. LF ब.स. LF

Indian Bank

चेनै - 600 035,
CHENNAI - 600 035,
MMCAF

(SIGNATURE)

Make your payments at the nearest Indian Bank branch.

For payments through cheque: all you need to do is to make a cheque / draft to the credit of HO: CCC : Collection Account No.702098306. Please quote your 16 digit card number.

For payments through internet: Indian Bank customers with internet banking facility can pay on line by clicking 'Add Beneficiary' after log-in and register their card details by opting for "Credit Card Accounts". Card Payments can be made by clicking IB Credit Card Payments whenever desired.

For Payments through NEFT / RTGS : Please quote Destination Branch Indian Bank Nandanam Br. IFSC Code No IDIB000N078 & account No 782304928 and mention your Credit Card Number and your name as beneficiary without fail.

MOST IMPORTANT TERMS AND CONDITIONS

- No. Joining Fee for IB Global and Bharat Credit Cards.
- No Annual Fee for Primary and Add on Card holder. (for add on cards one time fee of Rs.100/-)
- Cash Advance Fee-Rs.50/- (for Bharat Card Rs.25/-)
- Surcharge on:

- Petrol and all products/services offered at Petrol pumps Rs.10/- or 2.50% of the transaction amount whichever is higher.
- Railway Tickets Rs. 10/- or 1.80% of the transaction amount whichever is higher.

5. Interest Free Credit Period for purchases:

- Minimum - 15 days and Maximum - up to 45 days.
- 15 days time is provided for making the payment from the Billing date. Usage of the card on the first day of billing cycle would provide 45 days interest free credit, whereas using the card one day prior to the last day of the billing cycle would give 15 days interest free credit (Billing Cycle runs from 20th of the previous month to 19th of current month)
- Interest free period for a purchase **will not be applicable** if the outstanding balance in the IBGCC account for the previous Statement period **is not paid in full** before the Payment due date.

6. a) Finance charges

- Cash withdrawals-2.25% per month from the date of transactions (Annualised Percentage Rate 27.00% p.a.) (for Bharat Card 1.99% pm APR 23.88%p.a) till date of payment. (Interest will be provisionally calculated up to payment due date and based on actual payment date, will be refunded)
- Purchase Transactions 1.99% per month on revolving credit (APR 23.88%p.a) For Bharat Card 1.79% pm APR 21.48%p.a)

b) Illustrative example for Interest Calculation:

Where partial payment has been made against Previous Statement Outstanding, interest is charged on the balance carried forward: for example in an account where Rs. 5000.00 is the outstanding amount from previous bill (say 20.01.2011) carried over to the next bill (20.02.2011) and a payment of Rs. 3000/- is received on 28.02.2011 besides transaction for Rs. 4000/- on 11.03.2011 interest will be levied as follows:

Details	**Applicable period of interest
Interest on Rs 5000/- (o/f balance)	From 20.02.2011 to 28.02.2011
Interest on Rs 2000/- after appropriation of Rs3000/- received	From 01.03.2011 to date of payment
Interest on Rs. 4000/- being fresh transaction on 11.03.11	From 11.03.2011 to date of payment

(* Interest will be provisionally calculated up to payment due date given in the bill and based on actual payment date will be refunded)

7. Daily Operational limit

	Cash Advances	Purchases at Merchant establishments	Purchase at Jewellery shops
Global Cards	40% of credit limit (Maximum of Rs. 25,000)	100% of available limit	100% of available limit
Bharat Card	25% of credit limit	50% of available limit	Not applicable
No. of transactions	Global Cards - no restrictions Bharat Card - 2 for cash and 5 for others		

- Overdue charges - The Bank will charge Rs. 500/- if there is no payment made for two consecutive months. This is in addition to the applicable finance charges.
- The billing statement would be generated on the 20th of every month (for Bharat Card 15th of every month) and the same shall be dispatched through Courier or Postal Services.
- All contents of the statement will be deemed to be correct and accepted by the cardholder, unless discrepancy if any found in the statement is informed to Indian Bank, HO:CCC within 21 days from the statement date.
- Grievance Redressal Officer
Mr. M B Sushil Kumar, CO : Credit Card Centre, III Floor, Indian Bank Building, 66 Rajaji Salai, Chennai - 600 001. E-mail: creditcard@indianbank.co.in. Fax: 044-25261999, Ph: 044-25221321
- For Customer Services : Please call, Customer Care Centre:
Phone 044 25262999
Toll Free number for Customer Care Services: 1800 425 00 000
- Non payment of minimum Amount Due within the Payment Due Date mentioned in the Card Statement will attract levy of Late Fee charges of Rs. 250/- besides reduction in Credit Card Limit by 25% from the original limit approved/blocking of cards; the limit will be restored only on payment of Minimum Amount Due.

- Default in payment of Minimum Amount Due for single Billing Period within the Payment Due Date mentioned in the Card Statement will result in Blocking of Card temporarily, besides levy of Late Fee charges of Rs.250/- and the card will be de-blocked only on payment of Total Amount Due.

- A cardholder would be marked as defaulter if the minimum payment for 3 consecutive months is not paid.
- The Bank would reverse the status of default only on receipt of the complete dues and a fresh card would be issued within 30 days, at Bank's discretion only.
- A reminder by letter or telephone or otherwise would be done once in 15 days reminding about payment due and after 3 such reminders, if there is no payment received, the card would be classified as "Default".

18. FREE INSURANCE BENEFITS TO CARD HOLDERS as follows:

Incident	Gold Card	Classic Card	Bharat Card
a. Death (100%) due to Air Accident	Rs. 5.00 lakhs	Rs.2.00 lakhs	Rs.1.00 lakh
b. Death (100%) due to any other accident	Rs.2.00 lakhs	Rs. 1.00 lakh	Rs.0.50 lakh
c. Hospitalization cover due to accident	Age upto 65 years Rs. 1.00 lakh Age 66 to 80 years Rs.0.50lakh	Rs.0.50 lakh Rs.0.25 lakh	Rs.0.50 lakh N A
d. Baggage Cover	Rs. 10,000	Rs.5,000	N A
e. Credit shield on death	Rs. 25,000	Rs.10,000	Rs. 10,000
f. Purchase protection cover	Rs. 25,000	Rs.10,000	Rs. 10,000
g. Death (100%) due to any other accident to first Add On Card member	Rs.1.00lakh	Rs.0.50lakh	N A

- The card holder can surrender the card after making full payment and returning the Card to the Credit Card Centre duly defaced.
- In case of loss/theft/misuse of credit card, Please report to the Credit Card Centre immediately. Besides complaint to be filed with police authorities in case of suspected misuse of card and theft and copy of FIR to be submitted to Credit Card Centre.
- If the customer chooses to pay only the Minimum Amount, finance charges as applicable for purchases will be levied from the date of purchase to the due date given in the Billing Statement.
- Making only the Minimum Payment every month would result in repayment stretching over subsequent months with applicable financial charges thereon: for instance if the credit card is used for transactions of Rs 5000/- and if Minimum Amount alone is repaid every month, this will result in stretching repayment over 6 years.
- Effective from 01.08.09 internet / e-com transactions are to be validated through password. For registering your pass word please log on to www.indianbank.in
- CVV2 (Card Value Verification Number) number is mandatory in all internet and e-com transactions through IB Global Cards: The transactions will be validated only if CVV2 number is furnished for transaction authorisation
- Effective from 01.02.2011 IVR/mobile transactions require additional authentication. Indian Bank provides "OTP (One Time Password) during the transaction" to the registered mobile number of the card holder through SMS which is to be keyed in for validation
- Please refer schedule of charges for detailed information.
- Contact 24 hours toll free Customer Care Number: 1800 425 00000 for all General enquires/queries related to Credit Cards (Balance outstanding payment received, Latest Transactions, Un billed transactions, PIN mailer request)
- In case of loss of card, you can HOT LIST the credit card by any one of the following methods:
 - Blocking through SMS Please type the message 'BLOCKCC' and send the SMS to 56767 from your registered mobile number to immediately block the card. You will get a confirmation message after blocking the card/addon card.
 - Through 24 hours toll free Customer Care Number: 1800 425 00000

Customers who have opted for "auto debit" may please note that "Full Amount Due" or "Minimum Amount Due" as mentioned in their application will be debited in their account within the preceding three days before payment Due Date. However if sufficient balance is not available for debiting the Full Amount Due as per option, Bank may debit Minimum Amount.

If you do not want to receive any direct marketing or telecalling/telesales call from Indian Bank, please inform us. Alternatively you could log on to the website and register the same.