**BankKaro Card API Suite (v1)**

Partner‑friendly REST endpoints for credit‑card discovery, personalisation and ancillary tools.

**0 · Module Map**

| **#** | **Module** | **Purpose** | **Typical UX Placement** |
| --- | --- | --- | --- |
| 1 | **Banks & Categories** | Lists for filters | Filter drawers, dropdowns |
| 2 | **Cards Catalog** | Browse/search cards | Category or “All Cards” view |
| 3 | **Card Detail** | Full spec of one card | Card‑detail page |
| 4 | **Card Genius Calculator** | Rank cards by ₹‑savings | Recommendation screen |
| 5 | **Eligibility** | Show only cards the user can apply for | Pre‑apply gate |
| 6 | **Redemption Planner** | Maximise reward‑points value | Wallet → Redeem |
| 7 | **Instant Offers (optional)** | Live issuer–brand promos | Deals tab, PDP ribbons |
| 8 | **Lounge Finder (optional)** | Airport / rail lounge benefits | Travel tools |
| Ω | **Omni Endpoint** | One POST → nested data (#2‑#8) | Low‑dev integrations |

*Legacy field seo\_alias →* ***card\_slug*** *· ck\_commission →* ***partner\_commission*** *(CPA payable to you). All other internal keys stripped.*

**1 · Authentication & Environments**

# Production

Base‑URL: https://api.bankkaro.com

Authorization: Bearer <jwt>

# Sandbox

Base‑URL: https://sandbox-api.bankkaro.com

x-api-key: <sandbox-key>

X-RateLimit-Limit, X-RateLimit-Remaining, X-RateLimit-Reset headers returned on every call.

**2 · Endpoint Reference & Clean Response Schemas**

**2.1 Banks  GET /v1/banks**

{

"banks": [

{

"bank\_id": 1,

"bank\_name": "Axis Bank",

"logo\_url": "https://…/axis.png",

"status": "active"

}

]

}

**2.2 Categories  GET /v1/categories**

{

"categories": [

{

"category\_id": 1,

"category\_slug": "fuel",

"name": "Fuel",

"description": "Cards with fuel surcharge waiver & cashback",

"image\_url": "https://…/fuel.png",

"highlight\_color": "#274B4D"

}

]

}

**2.3 Cards Catalog  GET /v1/cards**

Query → bank\_id[] • category\_slug • card\_network • max\_annual\_fee • is\_lifetime\_free • sort(recommended|annual\_savings|annual\_fee) • page\_size(50) • page\_token • field\_mask

{

"cards": [

{

"card\_id": 27,

"card\_slug": "sbi-cashback-credit-card",

"card\_name": "SBI Cashback Credit Card",

"bank": { "bank\_id": 11, "bank\_name": "SBI Card" },

"card\_image\_url": "https://…/sbi.png",

"card\_bg\_url": "https://…/sbi\_bg.webp",

"card\_network": "Visa",

"joining\_fee": 999,

"annual\_fee": 999,

"fee\_summary": "₹999 annual (waiver on ₹2 L spend)",

"top\_usp": "5 % cashback on online spends",

"rating": 4.0,

"user\_rating\_count": 413,

"tags": ["shopping", "dining", "utility"]

}

],

"next\_page\_token": "eyJpZCI6Mjh9"

}

**2.4 Card Detail  GET /v1/cards/{card\_slug}**

{

"card": {

"card\_id": 27,

"card\_slug": "sbi-cashback-credit-card",

"card\_name": "SBI Cashback Credit Card",

"bank": { "bank\_id": 11, "bank\_name": "SBI Card" },

"card\_image\_url": "https://…/sbi.png",

"card\_network": "Visa",

"joining\_fee": 999,

"annual\_fee": 999,

"fee\_summary": "₹999 annual (waiver on ₹2 L spend)",

"partner\_commission": 650,

"eligibility": {

"age\_range": "18‑70 yrs",

"monthly\_income\_min": 30000,

"credit\_score\_min": 700

},

"features": {

"welcome\_benefits": ["₹500 cashback on first ₹5k spend"],

"milestone\_benefits": ["Annual fee waiver on ₹2 L spend"],

"rewards": ["5 % on online, 1 % offline"],

"other\_benefits": ["4 domestic lounge visits/qtr"]

},

"fees\_and\_charges": {

"finance\_charge\_pct\_monthly": 3.5,

"late\_payment\_fee": "₹0‑₹1300 slab",

"forex\_markup\_pct": 1

},

"rating": 4.0,

"user\_rating\_count": 413,

"tags": ["shopping", "dining", "utility"]

}

}

**2.5 Card Genius Calculator POST /v1/cards/calculate**

Body → full spend‑profile (Appendix A). Missing keys default 0.

{

"recommendations": [

{

"card\_slug": "sbi-cashback-credit-card",

"card\_name": "SBI Cashback Credit Card",

"card\_image\_url": "https://…/sbi.png",

"total\_savings\_yearly": 19668,

"net\_savings\_after\_fees": 18669,

"spend\_breakdown": {

"monthly\_amazon\_spend": { "spend": 10000, "savings": 500, "rate\_pct": 5 },

"monthly\_fuel\_spend": { "spend": 3000, "savings": 0, "note": "surcharge waiver" }

}

}

]

}

**2.6 Eligibility POST /v1/cards/eligibility**

{ "card\_slug": "sbi-cashback-credit-card", "eligible": true, "criteria": { "income": true, "location": true, "employment": true } }

Multi‑card mode returns eligible\_cards[] and ineligible\_cards\_count.

**2.7 Redemption Planner POST /v1/redemptions/calculate**

{

"best\_option": {

"type": "cash",

"conversion\_rate": 0.25,

"estimated\_value\_inr": 8750,

"redeem\_url": "https://…/redeem?pts=35000"

},

"options": [

{ "type": "cash", "conversion\_rate": 0.25, "estimated\_value\_inr": 8750 },

{ "type": "amazon\_voucher", "conversion\_rate": 0.20, "estimated\_value\_inr": 7000 },

{ "type": "air\_miles", "conversion\_rate": 0.30, "estimated\_value\_inr": 10500 }

]

}

**2.8 Instant Offers GET /v1/cards/{card\_slug}/offers**

{ "offers": [ { "merchant": "Swiggy", "headline": "15 % off Tue", "valid\_till": "2025‑12‑31" } ] }

**2.9 Lounge Finder GET /v1/cards/{card\_slug}/lounges**

{ "domestic\_lounges\_per\_quarter": 4, "international\_lounges\_per\_year": 2, "railway\_lounges\_per\_quarter": 4, "lounge\_networks": ["Priority Pass"], "terms": "Primary only" }

**2.Ω Omni Endpoint POST /v1/cards/omni**

{ "banks": [...], "categories": [...], "cards": [...], "recommendations": [...], "offers": [...], "lounges": [...], "redemptions": {...} }

**3 · Webhooks**

Subscribe: POST /v1/webhooks  
Body → { "url": "https://partner.com/hook", "events": ["application.approved","reward.posted"] }

| **Event** | **Sample Payload** |
| --- | --- |
| application.approved | { "event": "application.approved", "occurred\_at": "2025‑06‑25T07:32:11Z", "data": { "application\_id": "app\_6af8", "card\_slug": "sbi-cashback-credit-card", "user\_id": "user\_123", "credit\_limit": 150000 } } |
| application.rejected | { "event": "application.rejected", "occurred\_at": "2025‑06‑25T07:40:02Z", "data": { "application\_id": "app\_6af8", "reason\_code": "LOW\_CREDIT\_SCORE" } } |
| reward.posted | { "event": "reward.posted", "occurred\_at": "2025‑07‑03T10:12:00Z", "data": { "user\_id": "user\_123", "card\_slug": "sbi-cashback-credit-card", "amount\_inr": 250 } } |

Retry: 3× exponential back‑off; drop after final failure.

**4 · Performance & SLA**

| **Endpoint** | **p95 latency** | **Cache** | **Burst Limit** |
| --- | --- | --- | --- |
| /v1/cards | 65 ms | 5 min CDN | 400 rpm/key |
| /v1/cards/calculate | 160 ms | – | 60 rpm/user |
| /v1/redemptions/calculate | 120 ms | – | 30 rpm/user |
| Uptime SLA 99.5 % (calendar‑month). |  |  |  |

**5 · Recipes**

1. **Quick‑Rec Widget:** collect 6 spend keys → POST cards/calculate → render top 3 cards.
2. **Points Optimiser:** take user points → POST redemptions/calculate with preferred\_redemption\_types=["cash"].
3. **Browse Category:** GET /v1/categories then GET /v1/cards?category\_slug=fuel&is\_lifetime\_free=true.
4. **Apply Flow:** /v1/cards/eligibility → redirect to apply\_url from Card Detail.

**6 · Error Codes**

| **HTTP** | **Code** | **Meaning** |
| --- | --- | --- |
| 400 | BK-001 | Bad JSON / missing field |
| 401 | BK-101 | Invalid token/key |
| 403 | BK-201 | Rate limit hit |
| 404 | BK-404 | Resource not found |
| 409 | BK-409 | Duplicate webhook URL |
| 500 | BK-900 | Server error |

**7 · Appendix A – Full Spend‑Profile Keys**

| **JSON Key** | **Cadence** | **Category** |
| --- | --- | --- |
| monthly\_amazon\_spend | monthly | Shopping |
| monthly\_flipkart\_spend | monthly | Shopping |
| monthly\_grocery\_spend\_online | monthly | Grocery |
| monthly\_food\_delivery\_spend | monthly | Dining |
| monthly\_other\_online\_spend | monthly | Shopping (other) |
| monthly\_other\_offline\_spend | monthly | Offline retail |
| monthly\_dining\_spend | monthly | Dining |
| monthly\_fuel\_spend | monthly | Fuel |
| monthly\_school\_fee | monthly | Education |
| monthly\_rent | monthly | Housing |
| monthly\_mobile\_bill | monthly | Utilities |
| monthly\_electricity\_bill | monthly | Utilities |
| monthly\_water\_bill | monthly | Utilities |
| monthly\_ott\_subscription | monthly | Entertainment |
| monthly\_custom\_cat\_1 | monthly | Custom |
| monthly\_custom\_cat\_2 | monthly | Custom |
| monthly\_custom\_cat\_3 | monthly | Custom |
| annual\_hotel\_spend | annual | Travel |
| annual\_flight\_spend | annual | Travel |
| annual\_health\_insurance | annual | Insurance |
| annual\_vehicle\_insurance | annual | Insurance |
| annual\_large\_electronics\_purchase | annual | Electronics |
| monthly\_pharmacy\_spend | monthly | Healthcare |
| annual\_custom\_cat\_1 | annual | Custom |
| annual\_custom\_cat\_2 | annual | Custom |
| annual\_custom\_cat\_3 | annual | Custom |
| domestic\_lounge\_usage\_per\_quarter | quarterly | Travel |
| international\_lounge\_usage\_per\_quarter | quarterly | Travel |
| railway\_lounge\_usage\_per\_quarter | quarterly | Travel |
| monthly\_movie\_tickets | monthly | Entertainment |
| average\_movie\_ticket\_value | currency | Entertainment |
| monthly\_dining\_visits | monthly | Dining |
| average\_dining\_bill | currency | Dining |
| selected\_card\_id | n/a | Optional focus ID |

**Appendix B – Enumerations**

| **Enum** | **Allowed Values** |
| --- | --- |
| **card\_network** | Visa, Mastercard, RuPay, American Express, Diners Club |
| **employment\_type** | salaried, self\_employed, student, retired, other |
| **redemption\_type** | cash, amazon\_voucher, lifestyle\_voucher, air\_miles, hotel\_points, fuel\_voucher, gift\_card |
| **webhook events** | application.approved, application.rejected, reward.posted |

**8 · Postman Collection & SDKs**

* Collection: <https://developer.bankkaro.com/postman/CardAPI.v1.json>
* Auto‑generated JS/TS SDK (OpenAPI) arriving Q3‑2025.

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