

Statement Date : 01/02/2023

| Statement Period : 2 Jan, 2023 to 1 Feb, 2023

 Tax Invoice to:  
 MR PARESH BHAILALBHAI SHAH  
 E 35 PAYALNAGAR NR DEVI CINEMA  
 AHMEDABAD GUJARAT, 382330

**Card** : VISA EASY

**State** : GUJARAT (24)  
 Place of Supply

**GST No**:

**This Month's Statement At A Glance**

Card No: 462490XXXXXX1854

Sanctioned Credit Limit: ₹87,500

भुगतान देय तिथी Payment Due Date	न्यूनतम देय राशि Minimum Amount Due	कुल भुगतान देय Total Amount Due	
20/02/2023 <div>Pay Now</div>	1,642.01	32,840.24DR	
क्रेडिट सीमा Credit Limit	उपलब्ध क्रेडिट सीमा Available Credit Limit	नकद सीमा Cash Limit	उपलब्ध नकद सीमा Available Cash Limit
87,500	54,659.76	17,500.00	17,500.00

**Account Summary**

प्रारंभिक शेष Opening Balance	भुगतान / क्रेडिट Payment/Credits	नई खरीद/डेबिट New Purchases/Debits	समाप्ति के समय शेष Closing Balance
62,240.39	62,240.39	32,840.24	32,840.24
ऑनलाइन पेआई.डी. Online Pay I.D. <b>0007930330012083086</b>			

**Bonus/Reward Points Summary**

प्रारंभिक शेष Opening Balance	अर्जित Earned	एवज/समा Redeemed/Expired	समाप्ति के समय शेष Closing Balance
2762	311	0	3073

\*As per Existing Policy on Bonus Point, a minimum of 500 bonus points are required for redemption.

**Transaction Details**

तारीख Date	संदर्भ। संख्या Ref. No.	विवरण Particulars	रिवॉर्ड पॉइंट Reward Points	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
<b>P B SHAH (PRIMARY CARD - 1854)</b>						
03/01/2023	747377	AVENUE SUPERMARTS LTD AHMEDABAD IN	1	INR	250.00	250.00 DR
04/01/2023	072430	Paytm NOIDA IN	2	INR	395.00	395.00 DR
07/01/2023	066250	AVENUE SUPERMARTS LTD AHMEDABAD IN	4	INR	798.00	798.00 DR
15/01/2023	826858	AVENUE SUPERMARTS LTD AHMEDABAD IN	4	INR	705.90	705.90 DR
16/01/2023	326943	PayU Gurgaon Gurgaon IN	173	INR	17,280.00	17,280.00 DR
17/01/2023	698126	PayU Gurgaon Gurgaon IN	34	INR	3,360.00	3,360.00 DR
19/01/2023		E-BANKING - PAYMENT		INR	62,240.39	62,240.39 CR
21/01/2023	239712	AVENUE SUPERMARTS LTD AHMEDABAD IN	1	INR	295.00	295.00 DR
27/01/2023	224592	PayU Gurgaon Gurgaon IN	86	INR	8,640.00	8,640.00 DR
29/01/2023	376883	AVENUE SUPERMARTS LTD AHMEDABAD IN	6	INR	1,116.34	1,116.34 DR

 Please register your Mobile No. & E-Mail ID at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) to receive regular alerts. For any amendment in the contact details, please mail us at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) from your registered email id.

### Transaction Details

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Chetan Goswamy  
(Credit Card Operations)

## Reward Summary at Card Level

Card no.	Card type	Beginning balance	Earned During Cycle	Redeemed	Lapsed in current cycle	Balance points	Points expiring on -	Points expiring on -	Points expiring on -
XXXX1854	Primary	2762	311	0	0	3073	0	0	0

## Loan Summary

[illegible]

GO DIGITAL to SELF-SERVICE your card seamlessly. [Login Now](#) to your online account



Card Blocking    Domestic/International    Reset your Card PIN    Easy Payment Modes



- Card Blocking
- Set Domestic/International Card Limit
- Reset your Card PIN
- Easy Payment Modes



Card Blocking    Domestic/International    Reset your Card PIN    Easy Payment Modes



Card Blocking    Domestic/International    Reset your Card PIN    Easy Payment Modes



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**Don't have an online account yet?**

**Register in 2 simple steps:** [Sign Up](#)

Step 1: Visit [www.bobfinancial.com](http://www.bobfinancial.com)

Step 2: Provide your details as per screen instructions, verify OTP & click on 'Submit'

Use your generated 'Username' and 'Password' to access your credit card account online.

**Sign Up**

# Manage Your Card Requirements Instantly with *Instant SMS* Service



Simply **SMS KEYWORD** (as per query) **XXXX** to **9223172141** from your registered mobile number.

XXXX - Last four digits of your Gold Credit Card

**TAP TO KNOW MORE**

Manage Your  
Card Requirements  
Instantly  
with  
**Instant SMS**  
Service



Simply **SMS KEYWORD** (as per query) **XXXX** to **9223172141**  
from your registered mobile number.

XXXX - Last four digits of your Gold Credit Card

**TAP TO KNOW MORE**

YOUR CONVENIENCE IS OUR PRIORITY. Pay Safely & Easy using any of these methods.



#### INSTA PAY

Pay instantly through Net Banking at <https://www.bobcards.in/online-payment.html>



#### AUTO DEBIT

Set standing instruction and enjoy automated bill payments every month  
[Click Here](#) to register



#### SELF-SERVICE PORTAL

Register your credit card online at <https://online.bobcards.com> Once registered, log-in & clear your dues anytime, from anywhere.



#### NEFT

Use IFSC Code as BARB0COLABA & 16 digit credit card number as Beneficiary a/c No. (Kindly mention name & registered mobile no. in remark column)

[Click Here](#) to know on the alternative payment methods.

#### Did You Know?



#### SMART EMIs

You can convert your unbilled transactions of ₹ 2500 or more into Smart EMIs of 6 to 36 months. Log-in & convert into EMI now! T&C apply.



#### Alerts

You can get regular alerts for Bill Statements, Card Offers, etc. by registering your Mobile No. & E-mail ID. Write to us at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) from your registered E-mail ID to register now.



#### Offers

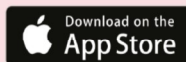
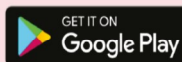
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**CIBIL Information:** The company reserves the right to include your name in the list of defaulters in case at least the minimum amount due is not paid fully by the due date as specified in the statement and share the conduct of your credit card account with other Bank/financial institutions, Credit Information Companies and Statutory bodies in accordance with the Credit Information Companies (Regulation) Act, and rules made there under 2005 as amended from time to time.

**Billing Dispute Resolution:** a. All contents of the statement will be deemed to be correct and accepted by the Cardholder unless discrepancy/ irregularities if any is brought to the notice of BFSL within 15 days from the date of the generation of statement date or within 45 days from the date of transaction.

b. The necessary action which may include rectification, if any will be done on the basis of merits of individual cases and after due investigation to the full and final satisfaction of BFSL. Investigations conducted by BFSL shall be final and binding on the Cardholder.

c. Disputes raised after the period as aforesaid, shall be accepted at the sole discretion of BFSL.

d. Liability to clear outstanding dues shall not be affected merely by existence of a pending claim or a dispute between the Cardholder and BFSL.

#### Be Vigilant. Be Safe

> Always use your card on secured website/ portals. Never click on any suspicious link

> Keep your Email ID & Mobile No. updated with us. Inform us immediately in case card is lost or stolen.

> Never leave your card unattended

> Change PIN regularly. Never share PIN with anyone.

> Check your monthly E-bill statements carefully.

## SCHEDULE OF CHARGES

#### Finance Charges:

- Eterna, Prime, Empower Business, Varunah Plus, Varunah Premium, The Sentinel, Yoddha, Rakshamah: 3.25% per month i.e. 39.00% per annum.
- Unnati: 1.50% per month i.e. 18% per annum.
- Swavlamban, Easy, Select, Premier, Signature, Assure, PayTM, Corporate, ConQR, Varunah, Nainital Bank, ICAI, ICSI, CMA & All other credit card variants: 3.49% per month i.e. 41.88% per annum

Example: Card Statement Date: 1st Aug, Transactions Done between 1st Jul and 31st July. Retail Purchase of Rs.1,000 on July 25th, Assuming no previous balance carried forward from 1st July, the cardholder will receive a statement on 1st August showing outstanding balance of Rs.1,000 with due date of 20th August

1) If full payment is made within the due date, no finance charges shall be levied.

2) If there is no credit in the account or the credit is less than minimum due, company will charge @ 3.25% finance charge from date of transaction + Rs. 400 late payment charges. So the dues will be Rs. 1000 + Rs. 40.60 (finance charges @ 3.25% on 1000 from Jul 25th for 38 days) + Rs. 400 + Rs. 39.65 + Rs. 39.65 (SGST @9%+CGST 9%=total 18% GST will be applicable) = 1519.91 for which he will receive the bill dated 1st Sep.

3) If Minimum Payment of Rs. 100/- (minimum payment amount is 5% of total dues or Rs. 100/- whichever is more) is made on 11th August (within the due date), the dues will be Rs. 1000 - Rs. 100 = Rs. 900 + Rs. 38.36 (Finance charges @ 3.25% on Rs. 1000 for 17 days from Jul 25 - Aug 10 and Finance Charges @ 3.25% on Rs. 900 for 21 days from Aug 11 - 31) + Rs. 3.45 + Rs. 3.45 (SGST @9%+CGST 9%=total 18% GST will be applicable) = Rs. 945.26 for which he will receive the bill dated 1st Sep.

**Late Payment Charges (Charges in case of default) :** Will be applicable if the minimum amount due is not paid by the payment due date. Clear funds need to be credited in the card account on or before the due date. (Details under "TARIFF OF CHARGES" section).

**Computation of Exceeding Limit Charges** The outstanding on the card account must not exceed the credit limit at any time, failing which cardholder will be charged additional 2.5% over and above the sanctioned credit limit subject to minimum of Rs.600

**Insurance :** Insurance benefit is activated after issuance of Card & for continuation of insurance benefit the card should not be in NPA or Write-Off category at the time of claim.

Insurance benefit not available for Unnati, IRCTC, HPCL & Snapdeal Cobrand Credit Cards

**Interest Free Period :** 20 to 50 days in case there is no previous outstanding.

**Minimum Amount Due:** 5% of outstanding balance or Rs.200 whichever is higher (in case of regular cards). Minimum amount due may vary in case of irregular payments.

**Avail Cash Withdrawal Charges:** 2.50% of the withdrawn amount or Rs. 500 whichever is higher

**Duplicate Bill Charges:** Rs.25/-per statement. No charges for E-Statement

**Surcharge on usage at Petrol outlets:** 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 250 per statement)



For HPCL: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 100 per statement)

For IRCTC: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 500 to Rs. 3000 (subject to maximum of Rs. 100 per statement)

For Snapdeal: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 250 per statement)

The GST component is not reversed. Fuel transactions eligible for surcharge waiver do not earn Reward Points. Please note that the rate of fuel surcharge may vary depending on the fuel station and their acquiring bank. The surcharge is levied by the acquiring bank providing the terminal to the merchant. Please also note that the value of fuel transaction on charge slip will differ from the credit card statement since the fuel surcharge and GST on the same are levied by the acquiring bank after the transaction.

**Cheque Return Charges:** 2% of the cheque amount or Rs. 450, whichever is higher

**Goods and Services Tax (GST):** 18% (applicable on all fees, interest & other charges, as per prevailing government guidelines)

**Exceeding Limit Surcharges:** 2.5% of the amount over & above the sanctioned credit limit or Rs. 600, whichever is higher

**Card Replacement Charges:** Rs. 100 per card

**Charge Slip Retrieval Charges:** Rs.250/- per charge slip

**Mark Up Fees (Currency Conversion Charges):** Eterna/ Varunah Premium/ICAI/ICSI/ CMA: 2% of transaction amount | Rakshamah/ The Sentinel / Yoddha: 3% of transaction amount | Varunah Plus: 2.5% of transaction amount | Unnati: Not applicable as card cannot be used for international transactions |All other products: 3.5% of transaction amount

**Avail Authorization:** If minimum payment is not received on / by due date request for transaction authorization may be declined & it may also lead to cancellation of card.

**No Fine Prints :** No Hidden Charges

<b>Late Payment Charges</b>							
Statement Balance	Less than ₹100	₹100 to ₹500	₹501 to ₹1,000	₹1,001 to ₹10,000	₹10,001 to ₹25,000	₹25,001 to ₹50,000	More than ₹50,000
<b>Charges</b>	<b>NIL</b>	<b>₹100</b>	<b>₹400</b>	<b>₹750</b>	<b>₹950</b>	<b>₹1,100</b>	<b>₹1,300</b>

Product	First Year Fees (levied in the first Statement) /Annual fees	Spends criteria for reversal of first year fees (spends in first 60 days)	Spends criteria for waiver of annual fees	Product	First Year Fees (levied in the first Statement) /Annual fees	Spends criteria for reversal of first year fees (spends in first 60 days)	Spends criteria for waiver of annual fees
Swavlamban	₹250	₹2,500	₹12,000	Snapdeal	₹249	NA	NA
Easy	₹500	₹6,000	₹35,000	ICAI Exclusive	NIL	NA	NA
Select	₹750	₹7,500	₹70,000	ICSI Diamond	NIL	NA	NA
Premier	₹1,000	₹10,000	₹1,20,000	CMA ONE	₹1	NA	NA
Eterna	₹2,499	₹25,000	₹2,50,000	Unnati	NIL	NA	NA
Prime	NIL	NA	NA	IRCTC BoB	₹500/₹350	NA	NA
Varunah, TheSentinel, Yoddha,Rakshamah	NIL	NA	NA	HPCL Energie	₹499	NA	₹50,000
Varunah Premium	₹2,499	₹25,000(180 Days)	₹1,50,000	ConQR	NIL	NA	NA
Varunah Plus	₹1,499	₹15,000(180 Days)	₹1,50,000	Corporate	NA/₹1,000	NA	₹1,00,000
Nainital Bank Renaissance	NIL/₹250	NA	₹2,500	Business Empower	NA/₹500	NA	₹50,000

## IMPORTANT

1. For Fee/Charges/Method of calculation of charges/Billing Disputes & other applicable T&C, kindly visit our website [www.bobfinancial.com](http://www.bobfinancial.com) to refer to **Most Important T&C**. From 1st February 2023, all rent payment transactions done using your Bank of Baroda credit card will attract a fee of 1% on the total transaction amount.

2. Making only the minimum payment every month would result in the repayment stretching over months/years with consequent interest payment on your outstanding balance

3. Payment of any amount lesser than the Total Amount Due in any month results in Interest accrual on the balance outstanding amount including any new purchases and cash advances.

4. BFSL follows the pattern of monthly billing cycle & sends statements thru Email/SMS/Hard copy (on request) once in a month comprising details of transactions and/or payments made during that cycle. Billing Statement can also be downloaded by the Cardholder on registering the card at <https://online.bobcards.com>. Any omissions in the statement shall be adjusted in future statements.

5. Non-receipt or discrepancy in monthly statement needs to be informed by the due date at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) from the registered email ID. You can also call on Toll Free 24\*7 Helpline Nos. 1800 103 1006/1800 225 100 (from MTNL/BSNL Lines). In case the cardholder does not notify of any such event, the statements shall be deemed to have delivered & conclusive.

6. Usage of internationally valid cards outside India must be in accordance with the Exchange Control Regulations of RBI. In the event of any failure to do so, the cardholder is liable for Penal action under the Foreign Exchange Management Act, 1999. The onus of ensuring compliance with the regulations is entirely on the cardholder.

7.Taxes Applicable:  
1)Place of Supply: Maharashtra then CGST 9% & SGST 9%  
2)Place of Supply: Other than Maharashtra then IGST 18%

8. Declaration: a) We hereby declare that tax in relation to this statement is not payable under reverse charge mechanism.  
b) BFSL hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an e-invoice in terms of the provisions of the said sub-rule.

9. For urgent blocking of card, please call on Toll Free 24\*7 helpline nos. 1800 103 1006/1800 225 100 (from MTNL/BSNL Lines) or SMS 'BLOCK' < last 4 digits of your credit card number > at '9223172141' from your registered mobile number OR block the card online by logging to your customer portal account(Click [online.bobcards.com](http://online.bobcards.com) to register if not already registered).

10. Your card insurance details:  
Insurance Nominee:BOB Financial Solutions Ltd. offers complimentary Air Accident / Personal Accident Insurance Cover on certain cards. To update the nominee details, please fill in complete details in the nominee section of the application form or mail the nominee Name and Relationship with the Nominee details to [crm@bobfinancial.com](mailto:crm@bobfinancial.com) from your registered Email ID.The said insurance is provided by a third-party insurance company, who is also responsible for any claim settlement in this regard. BOB Financial Solutions Ltd. shall not be responsible for any dispute arising due to the claim settlement. The insurance issuer can be changed by BOB Financial Solutions Ltd. without any prior notice.

Insurance Process: Customer can update claim request at [insurance@bobfinancial.com](mailto:insurance@bobfinancial.com) and follow details for online submission or send post to Credit Card Insurance, BOB Financial Solutions Limited, 15th Floor, 1502/1503/1504, DLH Park, S.V.Road, Goregaon West, Mumbai – 400104.

Current Insurance Company : National Insurance Company Ltd, Mumbai Office Address, Divisional Office XII (260500), 6th floor, Sterling Cinema Building, Fort, Mumbai - 400001  
Telephone IP Phone Number : 2605000001

11. Please see below illustrative example of Special Mention Account (SMA)/ Non Performing Asset (NPA) classification methodology. Illustrative example – If due date of a credit card account is July 20, 2022, and full dues are not received before BFSL runs the day-end process for this date, the date of overdue shall be July 20, 2022. If it continues to remain overdue, then this card account shall get tagged as SMA-1 upon running day-end process on August 19, 2022 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that card account shall be August 19, 2022.

Similarly, if the card account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on September 18, 2022 and if continues to remain overdue further,it shall get classified as NPA upon running day-end process on October 18, 2022.

<b>Due Date: July 20, 2022</b>					
Overdue Days	NA	1	31	61	91
Date of Classification	July 19, 2022	July 21, 2022	August 19, 2022	September 18, 2022	October 18, 2022
Classification Status*	Standard	SMA 0	SMA 1	SMA 2	NPA

\*Classification status tracking will depend on the type of facility being extended, for e.g. SMA 0 classification is not applicable for revolving facilities, and will be tracked for SMA 1 onwards.

**Complaint Redressal Procedure Through Email:-**

	Credit Card Business	Response Time
Level1	<a href="mailto:crm@bobfinancial.com">crm@bobfinancial.com</a>	5 working days*

\*If your complaint is still unresolved, you can write to :

Mr. Ravi Ranjan Kumar  
Grievance Redressal Officer

BoB Financial Solutions Limited.  
15th Floor, 1502/03/04 DLH Park  
SV Road, Goregaon (W)  
Mumbai – 400102  
Email id: [escalations@bobfinancial.com](mailto:escalations@bobfinancial.com)  
Phone: 022-41683700 (Ext.-433)