

Statement Date : 01/04/2022 | Statement Period : 2 Mar, 2022 to 1 Apr, 2022

 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: 462490XXXXXX1686

Sanctioned Credit Limit: ₹87,500

भुगतान देय तिथी Payment Due Date	न्यूनतम देय राशि Minimum Amount Due	कुल भुगतान देय Total Amount Due	
20/04/2022 <div>Pay Now</div>	4,558.16	33,297.26DR	
क्रेडिट सीमा Credit Limit	उपलब्ध क्रेडिट सीमा Available Credit Limit	नकद सीमा Cash Limit	उपलब्ध नकद सीमा Available Cash Limit
87,500	48,243.23	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
67,762.63	67,762.63	33,297.26	33,297.26

 ऑनलाइन पेआई.डी. Online Pay I.D. **0007930330012083086**
Bonus/Reward Points Summary

प्रारंभिक शेष Opening Balance	अर्जित Earned	एवज/समा Redeemed/Expired	समाप्ति के समय शेष Closing Balance
2562	367	0	2929

*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	कार्ड एंडिंग Card Ending	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
P B SHAH (PRIMARY CARD - 1686)						
02/03/2022	022560	GOPI UDHYOG AHMEDABAD IN	1686	INR	25.00	25.00 DR
03/03/2022	129409	PAYU MONEY GURGAON IN	1686	INR	3,220.00	3,220.00 DR
03/03/2022	989092	AMAZON PAY INDIA PRIVA BANGALORE IN	1686	INR	511.00	511.00 DR
04/03/2022	684296	RETAIL CC MUMBAI IN	1686	INR	1,500.00	1,500.00 DR
06/03/2022	738457	PAYTM NOIDA IN	1686	INR	906.50	906.50 DR
06/03/2022	162899	RATIONAL HANDLOOM COMP AHMEDABAD IN	1686	INR	117.00	117.00 DR
07/03/2022	593245	JIOPAY PG MUMBAI IN	1686	INR	15.00	15.00 DR
08/03/2022	774917	GOPI UDHYOG AHMEDABAD IN	1686	INR	90.00	90.00 DR
08/03/2022	652796	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	304.41	304.41 DR
12/03/2022	123919	GOPI UDHYOG AHMEDABAD IN	1686	INR	50.00	50.00 DR
12/03/2022	107601	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	158.74	158.74 DR

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16/03/2022	562225	JIOPAY PG MUMBAI IN	1686	INR	15.00	15.00 DR
17/03/2022	104491	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	225.06	225.06 DR
19/03/2022		RAZORPAY PAYMENT		INR	67,762.63	67,762.63 CR
22/03/2022	171131	LIFE INSURANCE CORPORA NOIDA IN	1686	INR	6,483.00	6,483.00 DR
23/03/2022	493274	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	446.97	446.97 DR
24/03/2022	694876	PAYU MONEY GURGAON IN	1686	INR	2,760.00	2,760.00 DR
26/03/2022	177569	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	278.00	278.00 DR
28/03/2022	607746	GOPI UDHYOG AHMEDABAD IN	1686	INR	160.00	160.00 DR
29/03/2022	146921	PAYU MONEY GURGAON IN	1686	INR	5,520.00	5,520.00 DR
29/03/2022	342163	JIOPAY PG MUMBAI IN	1686	INR	15.00	15.00 DR
31/03/2022	187629	WWW.AHMEDABADCITY.GOV. WWW.AHMEDABAD IN	1686	INR	2,148.00	2,148.00 DR
31/03/2022	433584	WWW.AHMEDABADCITY.GOV. WWW.AHMEDABAD IN	1686	INR	4,917.00	4,917.00 DR

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तारीख Date	संदर्भ संख्या Ref. No.	विवरण Particulars	कार्ड एंडिंग Card Ending	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
31/03/2022	656536	WWW.AHMEDABADCITY.GOV. WWW.AHMEDABAD IN	1686	INR	386.00	386.00 DR
01/04/2022		EMI FOR SAURASHTRA T V (004/006)		INR		3,028.24 DR
01/04/2022		GST 18%		INR	17.34	17.34 DR

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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 lapsing in next 30 days	Points lapsing in next 60 days	Points lapsing in next 90 days
XXXX1686	Primary	2562	367	0	0	2929	0	0	0

Loan Summary								
Transaction/Loan Product	EMI Start Date	EMI End Date	Loan/ Transaction Amt.	No. of Installments	Monthly Installment Amt.	Pending Installments	Outstanding EMI Amt. (P+I)	
EMI INSTALLMENT	22/12/2021	22/06/2022	17,500.00	006	3,028.24	002	5,959.51	

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

Card Blocking

Set Domestic/International Card Limit

Reset your Card PIN

Easy Payment Modes

Activate Auto-Debit for Card Payment

Raise a Query

Redeem Reward Points

Request an Add-on Card

Don't have an online account yet? Register in 2 simple steps:

Step 1: Visit 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 Bob Credit Card

TAP TO KNOW MORE



INSTA PAY

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



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 or 12 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 from your registered E-mail ID to register now.



Offers

Your BOB credit card brings to you amazing deals & offers at www.bobfinancial.com, Visit regularly to enjoy relevant offers on your credit card & SAVE BIG.



Time to be Social

Follow us for regular updates on best offers, discount and services.



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.

IMPORTANT

1. For Fee/Charges/Method of calculation of charges/ Billing Disputes & other applicable T&C kindly visit BoB Financial Solutions to refer [Most Important T&C](#).
2. **Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance**
3. Payment of any amount lessor 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 from the registered email ID. In case the cardholder does not notify of any such event, the statement 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: We hereby declare that tax in relation to this statement is not payable under reverse charge mechanism.

Complaint Redressal Procedure Through Email:-

	Credit Card Business	Response Time
Level1	crm@bobfinancial.com	3 working days*
Level2	crm1@bobfinancial.com	next 2 working days*

*If your complaint is still unresolved, you can write to Ms.Jyoti Jain, Vice President, Customer Service

BoB Financial Solutions Limited.
Customer Services Dept.,
1502/1503/1504, DLH Park,
S.V Road Goregaon (W),
Mumbai-400 104, Maharashtra (27).
Email id: escalations@bobfinancial.com