

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:

PLAN SUMMER HOLIDAYS
 with Amazing Travel Deals

Monday, Tuesday

yatra

Wednesday

goibibo

Thursday, Friday

EasyGoTrip

Saturday, Sunday

ixigo

cleartrip

All days of week

PNB

Bank

SAVE UP TO 15% ON DOMESTIC FLIGHTS AND
 UP TO 25% ON DOMESTIC HOTELS

Using your Bank of Baroda Credit Card

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This Month's Statement At A Glance

Card No: 462490XXXXXX1686

Sanctioned Credit Limit: ₹87,500

भुगतान देय तिथि
 Payment Due Date

20/04/2022

[Pay Now](#)

न्यूनतम देय राशि
 Minimum Amount Due

4,558.16

कुल भुगतान देय
 Total Amount Due

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

67,762.63

भुगतान / क्रेडिट
 Payment/Credits

67,762.63

नई खरीद/डेबिट
 New Purchases/Debits

33,297.26

समाप्ति के समय शेष
 Closing Balance

33,297.26

ऑनलाइन पेराई.डी. Online Pay I.D. **0007930330012083086**

Bonus/Reward Points Summary

प्रारंभिक शेष
 Opening Balance

2562

⊕

अर्जित
 Earned

367

एवज/समा
 Redeemed/Expired

⊖

0

समाप्ति के समय शेष
 Closing Balance

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
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

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

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:

[Sign Up](#)

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.

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 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 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