



Statement Date : 01/06/2022

| Statement Period : 2 May, 2022 to 1 Jun, 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:

**Bill Pay Karo, Save Bhi Karo**

with  
**MobiKwik**

**FLAT ₹75  
CASHBACK**

on a minimum BoB Credit Card bill payment of ₹5000



USE CODE: BOBCCBP

Valid till 30th September, 2022

Click Here to Sign Up/Download the MobiKwik App

Both new & existing mobikwik users are eligible for this offer.

\*T&C apply. Cashback will be processed into MobiKwik wallet automatically within 24-48 hours.

Offer is valid once per user per card during the entire offer period

### 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
<b>20/06/2022</b>	<b>3,936.02</b>	<b>21,071.68DR</b>
Credit Limit	Available Credit Limit	Cash Limit
87,500	66,428.32	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
<b>28,932.06</b>	<b>28,932.06</b>	<b>21,071.68</b>	<b>21,071.68</b>

ऑनलाइन पेर्सनल ऑफिस. 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
<b>26</b>	<b>⊕ 341</b>	<b>⊖ 0</b>	<b>= 367</b>

\*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
<b>P B SHAH (PRIMARY CARD - 1686)</b>						
01/05/2022	174461	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	245.30	245.30 DR
04/05/2022	518345	RATIONAL HANDLOOM CO P AHMEDABAD IN	1686	INR	83.00	83.00 DR
08/05/2022	819168	PRIYA BAG AHMEDABAD IN	1686	INR	1,350.00	1,350.00 DR
08/05/2022	162061	RATIONAL HANDLOOM CO P AHMEDABAD IN	1686	INR	120.00	120.00 DR
09/05/2022	304693	PaytmBSNLRecharge NOIDA IN	1686	INR	94.00	94.00 DR
09/05/2022	047480	GTPL HATHWAY LIMITED DELHI IN	1686	INR	6,095.00	6,095.00 DR
14/05/2022	030100	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	592.55	592.55 DR
17/05/2022	646526	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	2,605.00	2,605.00 DR
19/05/2022		RAZORPAY PAYMENT		INR	28,932.06	28,932.06 CR
19/05/2022	614776	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	70.40	70.40 DR
20/05/2022	160121	UTILITY PT DELHI IN	1686	INR	1,019.00	1,019.00 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.

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20/06/2022	3,936.02	21,071.68DR
<a href="#">Pay Now</a>		
Credit Limit	Available Credit Limit	Cash Limit
87,500	66,428.32	17,500.00
		Available Cash Limit
		17,500.00

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प्रारंभिक शेष Opening Balance	अर्जित Earned	एवज/समा Redeemed/Expired	समाप्ति के समय शेष Closing Balance
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20/05/2022	697946	UTILITY PT DELHI IN	1686	INR	1,876.00	1,876.00 DR
20/05/2022	631616	UTILITY PT DELHI IN	1686	INR	695.00	695.00 DR
21/05/2022	139981	PaytmBSNLRecharge NOIDA IN	1686	INR	94.00	94.00 DR
27/05/2022	394673	SHREE KHODIYAR KATHIYA AHMEDABAD IN	1686	INR	689.00	689.00 DR
27/05/2022	214492	GUJARAT COUNCIL OF SCI AHMEDABAD IN	1686	INR	698.00	698.00 DR
27/05/2022	755897	DMART AVENUE SUPERMART AHMEDABAD IN	1686	INR	401.34	401.34 DR
29/05/2022	084670	IRCTC BANGALORE IN	1686	INR	621.32	621.32 DR
29/05/2022	549835	IRCTC BANGALORE IN	1686	INR	539.62	539.62 DR
31/05/2022	497664	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	149.01	149.01 DR
01/06/2022		EMI FOR SAURASHTRA T V (006/006)		INR		3,028.30 DR
01/06/2022		GST 18%		INR	5.84	5.84 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.

  
 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	26	341	0	0	367	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	3,028.30	000	.00

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](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.

**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](mailto: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](http://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](mailto: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	<a href="mailto:crm@bobfinancial.com">crm@bobfinancial.com</a>	3 working days*
Level2	<a href="mailto:crm1@bobfinancial.com">crm1@bobfinancial.com</a>	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](mailto:escalations@bobfinancial.com)