

Statement Date : 01/11/2022

| Statement Period : 2 Oct, 2022 to 1 Nov, 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
20/11/2022 Pay Now	3,549.06	70,981.15DR
क्रेडिट सीमा Credit Limit	उपलब्ध क्रेडिट सीमा Available Credit Limit	नकद सीमा Cash Limit
87,500	16,424.85	17,500.00
	उपलब्ध नकद सीमा Available Cash Limit	
	16,424.85	

Account Summary

प्रारंभिक शेष Opening Balance	भुगतान / क्रेडिट Payment/Credits	नई खरीद/डेबिट New Purchases/Debits	समाप्ति के समय शेष Closing Balance
2,617.46	3,207.46	71,571.15	70,981.15

 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
1277	775	0	2052

*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	रवॉड पॉइंट Reward Points	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
P B SHAH (PRIMARY CARD - 1686)						
01/10/2022	294292	AVENUE SUPERMARTS LTD AHMEDABAD IN	7	INR	144.50	144.50 DR
02/10/2022	751367	INDIAN OIL CORPORATION MUMBAI IN	11	INR	1,067.95	1,067.95 DR
03/10/2022	782727	PAYTM NOIDA IN	4	INR	395.00	395.00 DR
07/10/2022	573285	PAYTM NOIDA IN	4	INR	395.00	395.00 DR
07/10/2022	124099	PAYTM NOIDA IN	0	INR	15.00	15.00 DR
16/10/2022	224432	AVENUE SUPERMARTS LTD AHMEDABAD IN	7	INR	140.99	140.99 DR
19/10/2022		RAZORPAY PAYMENT		INR	2,617.46	2,617.46 CR
21/10/2022	400534	DMART ANTRIX AHMEDABAD IN	43	INR	859.71	859.71 DR
22/10/2022	527035	TURQUOISE AUTOBOTS AHMEDABAD IN	675	INR	67,500.00	67,500.00 DR
24/10/2022	560775	AVENUE SUPERMARTS LTD AHMEDABAD IN	24	INR	463.00	463.00 DR
01/11/2022		MEMBERSHIP FEE		INR	500.00	500.00 DR
01/11/2022		GST FEES		INR	90.00	90.00 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 expiring on -	Points expiring on -	Points expiring on -
XXXX1686	Primary	1277	775	0	0	2052	0	0	0

Loan Summary

[illegible]

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Service

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Service



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XXXX - Last four digits of your Bolt Credit Card

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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.

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Offers

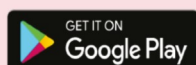
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CIBIL Information: The company reserves the right to include your name in the list of defaulters in case at least the minimum amount due is not paid fully by the due date as specified in the statement and share the conduct of your credit card account 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, Premier, Prime, Corporate, Empower Business, Varunah Plus, Varunah Premium, Signature, Assure and PayTM: 3.25% per month i.e. 39.00% per annum.
- Unnati: 1.50% per month i.e. 18% per annum.
- Swavlamban, Easy, Select, 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 of Every Month, 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.100 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)

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
Charges	NIL	₹100	₹400	₹600	₹800	₹1,100	₹1,300

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
Easy	₹500	₹6,000	₹35,000
Select	₹750	₹7,500	₹70,000
Premier	₹1,000	₹10,000	₹1,20,000
Eterna	₹2,499	₹25,000	₹2,50,000
Prime	NIL	NA	NA
Varunah, TheSentinel, Yoddha,Rakshamah	NIL	NA	NA
Varunah Premium	₹2,499	₹25,000(180 Days)	₹1,50,000
Varunah Plus	₹1,499	₹15,000(180 Days)	₹1,50,000
Nainital Bank Renaissance	NIL/₹250	NA	₹2,500

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
Snapdeal	₹249	NA	NA
ICAI Exclusive	NIL	NA	NA
ICSI Diamond	NIL	NA	NA
CMA ONE	₹1	NA	NA
Unnati	NIL	NA	NA
IRCTC BoB	₹500/₹350		
HPCL Energie	₹499		₹50,000
ConQR	NIL	NA	NA
Corporate	NA/₹1,000	NA	₹1,00,000
Business Empower	NA/₹500	NA	₹50,000

Due Date: July 20, 2022

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.

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