

General Features of IB Credit Cards

	Features	Gold Card	Classic Card	Bharat Card
1	Acceptability	Global	Global	Domestic
2	Affiliation	VISA	VISA	VISA
3	Eligibility			
	a. Nationality	Indian Nationals & NRIs	Indian Nationals & NRIs	Indian Nationals
	b. Age	18- 80 years	18- 80 years	25-60 years
	c. Minimum Monthly Income	Rs.8000/-	Rs.8000/-	Rs.3000/-
	d. Association with Indian Bank	Mandatory	Mandatory	Mandatory
	e. PAN Card	Mandatory	Mandatory	Voter ID Mandatory
	f. Mobile Phone / E mail ID	Desirable	Desirable	--
4	Revolving Credit limit	Rs.75,001/- to Rs.3.00 lakhs	Rs.25,000 to Rs.75000/-	Rs.10,000 to Rs.20,000/-
5	Cash Advance Facility	40% of the credit limit subject to maximum of Rs 25000/- per day	40% of credit limit subject to maximum of Rs 25000/- per day	25% of Revolving credit limit subject to maximum Rs.5,000/- per day
6	Add On Cards	Upto 4 cards	Upto 4 cards	Not Applicable
7	Insurance cover on			
	a. Death (100%) due to Air Accident	Rs.5.00 lakhs	Rs.2.00 lakhs	Rs.1.00 lakhs
	b. Death (100%) due to any other accident	Rs.2.00 lakhs	Rs.1.00 lakh	Rs.0.50 lakh
	c. Hospitalization Cover due to accident	Age upto 65 years	Rs.1.00 lakh	Rs.0.50 lakh
		Age 66 to 80 years	Rs.0.50 lakh	Rs.0.25 lakh
	d. Baggage Cover	Rs.10,000	Rs.5,000	N A
	e. Credit shield on death	Rs.25,000	Rs.10,000	Rs.10,000
	f. Purchase protection cover	Rs.25,000	Rs.10,000	Rs.10,000
	g. Death (100%) due to any other accident to First Add On Card member	Rs.1.00 lakh	Rs.0.50 lakh	N A
8	Minimum Amount Payable (Minimum amount Rs.100/-)	5% of transactions + Charges	5% of transactions + Charges	10% of transactions + Charges
9	Date of monthly Billing	20th of every month	20th of every month	15th of every month
10	Service charges			
	a. Joining Fee	No Joining Fee		
	b. Annual Membership	No Annual Membership Fee		
	c. Cash Advance charges	2.25% p.m.	2.25% p.m.	1.99% p.m.
	d. Cash Advance Fee	Rs.50/-	Rs.50/-	Rs.25/-
	e. Purchase Charges / Other Fee Charges	1.99% p.m.	1.99% p.m.	1.79% p.m.
	f. Late Fee	Rs.250/-	Rs.250/-	Rs.50/-
	g. Over Limit Fee	Rs.50/-	Rs.50/-	Rs.25/-
	h. Limit Enhancement Fee	Rs.100/-	Rs.100/-	Rs.25/-
	i. Cheque return charge / Invalid Cheque Fee	Rs.250/-	Rs.250/-	Rs.50/-
	j. Card Re-issue Fee	Rs.250/-	Rs.100/-	Rs.100/-
	k. Pin Mailer Re-issue	Rs.50/-	Rs.50/-	Rs.25/-
	l. Cash withdrawal at Indian Bank ATM's	Nil	Nil	Nil
	Other than Indian Bank ATM's in India	Rs.50/-	Rs.50/-	Rs.50/-
	Cash withdrawal at any ATM Abroad	Rs.250/-	Rs.250/-	Not applicable
	m. Auto Debit Facility on request	Available	Available	Available