

DETAILS OF CREDIT CARDS HELD

| SNO | ISSUING BANK/INSTITUTIONS | CARD NO | CREDIT LIMIT (RS) |
|-----|---------------------------|---|---|
| 1 | | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 2. | | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 3. | | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

I the undersigned hereby declare that I am presently employed as
 (Designation) in M/s (Name of the Employer) and I
 understand that my employer M/s requested Indian Bank Credit Card Centre to issue an
 Indian Bank VISA Business Card to me. I hereby declare that I have read and understood the terms and conditions
 governing the issue and usage of the credit card and confirm that the contents stated in the above application are true to
 the best of my knowledge. We authorize the Bank and/or its associates to verify any information provided in this
 application form at any given time and agree that the Bank may further exchange share or part with the said
 information to Bank's other group companies, financial institutions, credit bureaus, Banks and other statutory bodies. I
 also confirm that I shall promptly inform the Bank of any change in the information mentioned above. I also understand
 that the Bank may offer at its sole discretion Accident Insurance Cover and I do hereby assign the money payable in the
 event of my death by the Insurer to (Name) Mr/ Ms (relation to the insured) and I
 further agree that his / her receipt shall be sufficient discharge to the Insurer.

I further understand that the Indian Bank VISA Business Card will be issued upon the prevailing Terms and Conditions
 (which are subject to change from time to time) of the IB Card Member Agreement and I agree to be bound by the same

Signature : _____
 (Employee's Name : _____ Date _____

CORPORATE / EMPLOYER INFORMATION

Company / Employer Name (in Full):

Constitution: Proprietary Name of the Proprietor:
 PAN No

Partnership Firm whether Regd. or Unregd.
 Private Limited Public Limited Others

Regd Address:

City/State..... Pin..... Official Email ID.....

Tel no. (with STD code) Fax Mobile

No of Employees : Potential Business Expenditure of the Company in a year

CORPORATE / EMPLOYER FINANCIAL INFORMATION

Account Type: Current Overdraft / Cash Credit **Account No.**.....

Indian Bank Branch:

For Information to Customers**MOST IMPORTANT TERMS AND CONDITIONS**

1. No Joining Fee
2. No Annual Fee (exempted initially)
3. Cash Advance Fee –Rs. 50/-
4. Surcharge on:
 - Petrol and all products / services offered at petrol pumps at Rs.10/- or 2.5% of transaction amount whichever is higher.
 - Railway tickets at Rs.10/- or 1.80% whichever is higher
5. Interest Free Credit Period for purchases:
 - Minimum 15 days & Maximum upto 45 days
 - 15 days time is provided for making the payment from the billing date. Usage of the Credit Card on the billing date of the month would provide 45 days interest free credit whereas using the card on the date immediately preceding the billing date would give only 15 days interest free credit.
 - Interest free period for a purchase will not be available if the outstanding balance for the previous Statement Period is not paid in full before the Payment Due Date
6. a. Finance charges
 - Cash withdrawals – 2.25 % per month from the date of transactions (Annualized Percentage Rate of 27.00% p.a)
 - Purchase transactions 1.99% per month on revolving credit (Annualized Percentage Rate of 23.88 % p.a)
 - b. Illustrated example for interest calculation:

Where partial payment has been made against previous statement outstanding, interest is charged on the balance carried forward: for example in an account where Rs 5000/ is the outstanding amount from previous bill (say 20.07.08) carried over to the next bill (20.08.08) and a payment of Rs 3000/ is received on 31.08.08 besides transaction of Rs 4000 on 11.09.08 interest will be levied as follows:

| Details | **Applicable interest rate |
|---|----------------------------|
| Int. on Rs 5000 (c/f balance) | From 20.08.08 to 31.08.08 |
| Int. on Rs 2000 after appropriation of Rs3000 recd. on 31.08.08 | From 01.09.08 to 20.09.08 |
| Int. on Rs 4000 being fresh transaction on 11.09.08 | From 11.09.08 to 20.09.08 |

** Int. will be provisionally calculated up-to payment due date and based on actual payment date, refunded in the next bill

7. Daily Operational Limit:

| | Cash advances | Purchases at Merchant Establishments | Purchases at Jewellery shops |
|----------------|---------------------|--------------------------------------|------------------------------|
| Business Cards | 20% of credit limit | 100% of available limits | 100% of available limits |

8. Overdue charges – The Bank will charge Rs.500/- if there is no payment made for two consecutive months. This is in addition to the applicable finance charges.
9. The billing statement would be generated on a pre determined date (currently 25th of every month) and the Bill shall be dispatched through Courier or Postal Services. The Payment Due Date will be normally 15 days from the date of Statement. If statements are not received within 5 days from the pre- determined Billing Statement date, card holders are advised to contact Customer Care Centre at Credit Card Centre immediately for Billing information

10. All contents of the statement will be deemed to be correct and accepted by the Cardholder unless discrepancy if any found in the statement is informed to Indian Bank, HO:CCC within 21 days of the statement date
11. Grievance Redressal Officer:
Chief Manager HO: Credit Card Centre
2nd Floor, 480, Anna Salai, Chennai 600 035
Email: ibccc@dataone.in; ibcreditcard@vsnl.net,
Fax:044-24330317.
12. For Customer Service, please call, Customer Care Centre: Phone: 044-2433 1320, 2433 1321
13. Toll Free Number for customer services: 1-800-425-1400
14. Non payment of Minimum Amount Due as mentioned in the Billing Statement, within the Payment Due Date will attract levy of Late Fee Charges of Rs.250/- besides reduction in Credit Card Limit by 25% from the original limit approved and/or blocking of cards; the limit will be restored only on payment of Minimum Amount Due
15. Continued default in payment of Minimum Amount Due for two consecutive Billing Periods within the Payment Due date mentioned in the Card Statement will result in Blocking of Card temporarily, besides levy of Late Fee charges of Rs.250/- and the card may be activated only on payment of Total Amount Due at Bank's discretion
16. A Card holder would be marked as defaulter if minimum payment for 3 consecutive months is not received.
17. The Bank would reverse the status of default only on receipt of the complete dues and a fresh card would be issued within 30 days, at Bank's discretion only.
18. A reminder by letter or telephone or otherwise would be done once in 15 days reminding about payment due and after 3 such reminders, if there is no payment received, the card would be classified as "Default".
19. The card holder can surrender the card after making full payment and returning the same to the credit card centre after duly defacing the same.
20. In case of loss / theft / misuse of credit card, please report to the Credit Card Centre Immediately.
21. If the Customer chooses to pay only the Minimum amount, finance charges as applicable for purchases will be levied from the date of purchase to the due date given in the Billing statement.
22. Making only the Minimum payment every month would result in repayment stretching over subsequent months with applicable financial charges thereon; for instance if the credit card is used for transactions of Rs.5000/- and if minimum amount alone (say 5%) is repaid every month, this will result in stretching repayment over 6 years.
23. CVV2 (Card Value Verification Number) number is mandatory in all internet and e-com transactions through IB Visa Business Cards: The transactions will be validated only in those web sites where CVV2 is mandatory and is transmitted on line for transaction authorization.
24. Please refer Schedule of Charges for detailed information on various applicable charges
25. Customers who have opted for "auto debit" may please note that "Full Amount Due" or "Minimum Amount Due" as mentioned in their applications will be debited in their account within the preceding five days before Payment Due Date. However if sufficient balance is not available for debiting the full amount due as per option, Bank may debit "Minimum Amount"

Please refer to Terms & Conditions & Card Member Agreement (Usage Guide) for detailed information on Indian Bank Visa Business Card



Branch:
Date:

BRANCH RECOMMENDATIONS:

IB VISA BUSINESS CARD APPLICATION dated to be issued in the name of Mr / M/s
.....

Details of the Company/Firm/Sole Proprietorship Concern applying for the card:

Name of the Company/Firm/Sole Proprietorship Concern:

Address

Constitution

Name of the Directors/Partners/Sole Proprietor

CIF No.

Date of opening of the account

Details of credit facilities sanctioned to the undertaking : (copy of latest sanction dated enclosed)

Fund Based & Non-fund Based

Rs. in lakhs

| Account No. | Nature of facility | Limit (Rs in lacs) | Asset classification |
|-------------|--------------------|-----------------------|----------------------|
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Details of Deposit Connections with our Bank:

Rs. in lakhs

| Account No. | Nature of Account | Amount | Average weekly balance for one year (for C A) |
|-------------|-------------------|--------|---|
| | | | |
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| | | | |

Recommendation By Branch :

IBGA Code :
CBS Code:

1.KYC requirements have been fulfilled.

2.Recommended for issue of IB VISA Business Card Limit of Rs. _____ in the Name of
Mr / Ms _____ employed as _____ (Designation) in
M/s _____

3.Value of Securities Held Rs _____ lacs as per latest valuation

| | |
|----------------------------|--|
| Branch Manager's signature | |
| Branch Manager's Name | |
| Specimen signature No. | |