

VISA - BHARAT



- Limit: Rs.10000 to Rs.19,999
- EMI Facility : NO
- ROI: 1.79% p.m.
- Cash Limit : 25% of Credit Limit
- Minimum amount payable monthly : 10%
- Reward points : NA
- Insurance Cover : *
- Service Charges : \$
- AMC Charges : NIL

VISA - GOLD



- Limit: Rs.20000 to Rs.99999
- EMI Facility: YES @ 1.5% p.m.
- ROI: 1.99% p.m.
- Cash Limit : 40% of Credit Limit
- Minimum amount payable monthly : 5%
- Reward points: 1 point valued at Re.1 for every Rs.200 spent: to be credited on 500 points accruing.
- Insurance Cover : *
- Service Charges : \$
- AMC Charges: 1st year free and from 2nd year# onwards Rs.250 p.a.

VISA - PLATINUM



- Limit: Rs. 100000 and above
- EMI Facility: YES @1.4% p.m.
- ROI: 1.66% p.m.
- Cash Limit : 40% of Credit Limit
- Minimum amount payable monthly : 5 %
- Reward points: 1 point valued at Re.1 for every Rs.200 spent: to be credited on 500 points accruing.
- Insurance Cover : *
- Service Charges : \$
- AMC Charges: 1st year free and from 2nd year# onwards Rs.250 p.a.

VISA - BUSINESS



- Variants: VISA Gold/ Platinum
- Limit: As requested by the customer
- EMI Facility : NO
- ROI: 1.99% p.m.
- Cash Limit : 40% of Credit Limit
- Minimum amount payable monthly : 5 %
- Reward points: 1 point valued at Re.1 for every Rs.200 spent: to be credited on 500 points accruing.
- Insurance Cover : *
- Service Charges : \$
- AMC Charges: 1st year free and from 2nd year# onwards Rs.500 p.a.

RUPAY - CLASSIC



- Revolving Credit limit: Rs.10,000 to Rs. 25,000
- Cash Advance Facility: 40% of credit limit
- Add On Cards: Up to 4 cards
- Reward Points: 1 point valued at Re.1 for every Rs.200 spent – to be credited on 500 points accruing.
- EMI facility: Yes
- Rate of Interest: 1.99%
- Airport Lounge: NA
- Merchant offers: POS/Online
- 24/7 Concierge Services: NA
- Insurance Cover: NA

RUPAY - PLATINUM



- Revolving Credit limit: Rs.25,001 to Rs. 1,99,999
- Cash Advance Facility: 40% of credit limit
- Add On Cards: Up to 4 cards
- Reward Points: 1 point valued at Re.1 for every Rs.200 spent – to be credited on 500 points accruing.
- EMI facility: Yes
- Rate of Interest: 1.66%
- Airport Lounge: Applicable
- Merchant offers: POS/Online
- 24/7 Concierge Services: Applicable
- Personal Accident and Permanent Disability Insurance Cover of up to Rs.2.00 lakhs

RUPAY - SELECT



- Revolving Credit limit: Rs. 2,00,000 & above
- Cash Advance Facility: 40% of credit limit
- Add On Cards: Up to 4 cards
- Reward Points: 1 point valued at Re.1 for every Rs.200 spent – to be credited on 500 points accruing.
- EMI facility: Yes
- Rate of Interest: 1.66%
- Airport Lounge: Applicable
- Merchant offers: POS/Online
- 24/7 Concierge Services: Applicable
- Personal Accident and Permanent Disability Insurance Cover up to Rs.10.00 lakhs

RUPAY - BUSINESS



- Eligibility
 - Corporates / SMEs having credit limits: With secured credit limits of Rs 10.00 lakhs & above & Constitution: Public / Private Ltd/ Partnership / Proprietary / Trust/ Association -> Mandatory Documents: PAN Card
 - Corporate (with Current Account only): Reputed Corporates having satisfactorily conducted account Audited financial statements for the last two financial years
- Revolving Credit limit: As requested by the Customer
- Cash Advance Facility: 20% of the credit limit
- Maximum No of Cards that can be issued to one unit: Up to 5 cards
- EMI Facility: Yes
- Rate of Interest: 1.99%
- Airport Lounge: applicable
- Merchant offers: POS/Online
- 24/7 Concierge Services: Avail 24/7 host of Referral Services-from travel assistance to Hotel Reservations to Consultancy services
- Insurance cover on:
 - Credit Limit : Rs.25,001 to Rs.1,99,999
 - Personal Accident and Permanent Disability Insurance Cover up to Rs.2.00 lakhs
- Credit Limit : Rs.2.00 lakhs and above
- Personal Accident and Permanent Disability Insurance Cover up to Rs.10.00 lakhs