



**Bank of Baroda**  
Credit Card

**BE ON-TRACK**

**of Rewarding Journeys!**



with  
**IRCTC**  
**Bank of Baroda**  
**Credit Card**



**SCAN ME**

**APPLY TODAY**

through a 100% digital  
application process



Fill e-Form



E-sign Application



Verify with Video-KYC

For more details on rewards redemption options and  
other conditions, visit [www.bobfinancial.com](http://www.bobfinancial.com)



**1000 BONUS REWARD POINTS**  
on a single transaction of ₹1000  
or more within 45 days of card  
issuance<sup>1</sup>



**UP TO 40 REWARD POINTS PER**  
**₹ 100 = UP TO 10% SAVINGS ON**  
**TRAIN TICKETS** on IRCTC Website  
& Mobile App<sup>2</sup>



**EXTRA SAVINGS OF**  
**1% ON TRAIN TICKETS**  
with cashback of transaction  
charges on IRCTC<sup>3</sup>



**4 REWARD POINTS ON**  
**EVERYDAY SHOPPING**  
per ₹100 on Grocery and  
at Department stores.  
2 reward points on others<sup>4</sup>



**4 COMPLIMENTARY**  
**RAILWAY LOUNGE ACCESS**  
per year limited to 1 every quarter  
at partner railway lounges<sup>5</sup>

Save More than ₹11,600 every year on travel, simply by booking your train tickets with IRCTC BoB Credit Card

Spend Category		Feature/Benefit	Spends (₹)		Annual Savings			
			Monthly	Yearly	Discount / Value (₹)	Reward Points	Cashback/ Waiver (₹)	Total Benefit (₹)
Grocery Spends		2X i.e. 4 Reward Points for every ₹100 spent on Grocery and Departmental Stores	3,750	45,000		3,600	-	900
Departmental Spends			3,750	45,000			-	
Fuel		1% Fuel Surcharge Waiver (Max. ₹100 per month) <sup>6</sup>	2,500	30,000			300	300
All other Spends		2 Reward Point for every ₹100	10,000	1,20,000	-	2,400	-	600
IRCTC Spends		Up to 40 Reward Points = 10% value back on ticket bookings on IRCTC	5,000	60,000		24,000		6,000
		Save 1% on transactions charges on IRCTC spends			600		600	
Activation Benefit		1,000 Bonus Reward points on single transaction of ₹1000 or more in first 45 days of issuance				1,000		250
Railways Lounge		4 Complimentary railways lounge access per year			3,000			3,000
Total Spends			25,000	3,00,000	3,600	31,000	300	11,650
Savings as % of spends			4%					

<sup>1</sup>Reward points will be credited within 60 days of eligible transaction.

<sup>2</sup>40 Reward Points per ₹100 for Travel dates between 15 Jan – 31 Mar and 15 July – 15 Sep. 16 Reward Points per ₹100 for Travel dates between 1 April -14 July and 16 Sep – 14 Jan valid on 1AC, 2AC, 3AC, CC or EC class bookings. **4 BoB Reward Points = 1 IRCTC Travel Point. 1 BoB Reward Point = ₹0.25.** Travel points will be credited only 5 days after the date of journey completion, if the ticket is not cancelled. Applicable only on the fare of the Primary Cardholder/s and not on the fare of the entire ticket. The Primary Cardholder will have to mandatorily be one of the passengers listed on the railway ticket. In case the Add-on Cardholder pays the ticket fare, accelerated reward points will be applicable only to the Primary Cardholder/s.

<sup>3</sup>If the Primary Cardholder books a ticket on IRCTC Website or Mobile App using his/her BoB IRCTC Credit Card, Customer is eligible to get up to 1% cashback credited to the statement against the transaction charges on the booking fare. Please note transactions charges will not be reversed for cancelled tickets.

<sup>4</sup>Maximum 1000 BoB Reward Points or 250 IRCTC Travel Points per statement cycle.

<sup>5</sup>Applicable for Primary Cardholder only.

<sup>6</sup>Fuel surcharge waiver subject to ₹100 per statement per credit card account.

<sup>7</sup>Reward Points can be used to book tickets only on IRCTC platform. Valid only on 1AC, 2AC, 3AC, CC or EC class bookings. Redemption can be made only against the full fare of the ticket. Redemption shall be allowed only if the cardholder has accessed the IRCTC Website/App through his own login using his own username and password. Applicable for Primary Cardholder only. To purchase a ticket worth ₹1000 on IRCTC platform, Cardholder needs to have reward points worth minimum ₹1000 or more for redemption.

A nominal, joining year fee of ₹500 & ₹350 for subsequent years is applicable on IRCTC BoB Credit Card.