



**Bank of Baroda**  
Credit Card



## Bank of Baroda UNNATI Credit Card



**Your companion  
to help you with the  
UNNATI of your Harvest!**

A first-of-a-kind co-brand credit card, in association with CreditAi Fintech Pvt. Ltd, Bank of Baroda UNNATI Credit Card is designed exclusively for our farmers to empower them with



**Seamless Credit**



**Low Repayment Interest**



**FPC Support**

### KEY FEATURES:



#### **Reward Points on Spends:**

Earn 1 Reward Point for every Rs. 100 spent (Max . 800 Reward Points per statement cycle)



#### **UNNATI is Lifetime Free:**

Zero first year and annual fees



#### **Easy Repayment:**

Low interest rate of only 1.5% p.m. i.e. 18% per annum



#### **Smart EMI:**

Convert purchase of >Rs. 2,500/- on your card into easy EMIs of 6/36 months



#### **Redeem Reward Points for Cashback**

**Talk to your FPC representative to APPLY NOW**



## Bank of Baroda Unnati Co-brand Credit Card

### FREQUENTLY ASKED QUESTIONS

**1. What is the Unnati Co-brand Credit Card?**

The Bank of Baroda Unnati Co-brand Card is a Credit Card offered to Farmers for purchase of agricultural commodities.

**2. Is this Credit Card sourced in the open market? How do I apply for the Bank of Baroda Unnati Co-brand Credit Card?**

No. This is a closed loop Credit Card offered by BFSL in partnership with CreditAi Fintech Private Limited.

**3. How is the Unnati Co-brand Credit Card sourced?**

The sourcing is done by CreditAi Fintech Private Limited through its Farmer Producer Company (FPC) network. The FPC's on-boarded by CreditAi help the Farmers in filling the Bank of Baroda Unnati Co-brand Credit Card Application Forms & collect the required KYC documents which are later couriered to BFSL office.

**4. What is the role of FPC?**

The FPC acts as a link between the Farmer & Co-brand partners.

- The Farmer Producer Companies own input sales shops where the Farmer can purchase seeds, fertilizers, pesticides & other equipment for cultivation & agricultural activities.
- The Farmer Producer Companies helps the Farmers to sell their produce in the market.
- The Farmer Producer Companies also provides training, networking, financial & technical advice to the Farmers.

**5. Are there any sourcing guidelines or is it a dump based sourcing?**

This is not a dump based sourcing & below Policy guidelines are applicable.

- Age: 21-65 years
- Minimum Income: 8K -10K per month
- PAN Card is mandatory
- Address Proof is mandatory

**6. Is this Co-brand program available across PAN India?**

Currently, CreditAi Fintech Private Limited has on-boarded FPC's in Karnataka & will be on-boarding FPC's in Maharashtra, Telangana, Andhra Pradesh & other states in India shortly.

**7. Can the Bank of Baroda Unnati Co-brand Credit Card be used on all POS terminals?**

The Unnati Co-brand Credit Card can be used only on TID's of POS terminals shared by CreditAi.

**8. Can the Bank of Baroda Unnati Co-brand Credit Card be used for Ecom/International/ATM transactions?**

No, the Unnati Co-brand Credit Card is valid only for select offline domestic POS retail transactions.

**9. What are the exclusive Features on the Bank of Baroda Unnati Co-brand Credit Card?**

- Low interest rate of 1.50% per month or 18% per annum.
- Life time Free Card.
- 1 Reward Point per Rs. 100 subject to maximum 800 RP per statement. 1RP = Rs. 0.25.

**10. What is the Dispatch & Delivery mechanism?**

- The Unnati Co-brand Credit Card will be dispatched to the FPC which is the OFFICE address of the Farmer.
- The Credit Card will be delivered in a de-activated state to the FPC. The Farmer will have to visit the FPC to collect his/her Bank of Baroda Unnati Co-brand Credit Card.
- CreditAi representatives present at the FPC will help the Farmer activate the Card.