



Top 5 Credit Cards of Bank of Baroda (6 mins read)

Description

Bank of Baroda is the third-largest Indian Government-owned bank. It is one of those banks in India that also has an international presence with around 100 overseas offices. The bank has its origin in the state of Gujarat and hence, it is most popular there. Bank of Baroda like any other top bank in India offers various types of credit cards. To choose from these cards can be a difficult task because they are among the [top credit cards in India](#). To help you out with it, WealthDrift has come up with the top 5 Bank of Baroda credit cards from which you can easily choose the credit card best suited for you.

At the end of this article, you will be able to select the best credit card from the Bank of Baroda that you can apply for. You will know about the benefits, the reward points, credit card eligibility criteria, and the fees charged for the top 5 credit cards of Bank of Baroda. You can [apply for your best-suited credit card](#) by submitting your details online through the [Bank of Baroda website](#) or your [BOB net banking](#). The applicants can also do tracking of their Bank of Baroda credit card application and check the status through this Bank of Baroda (BOB) [credit card online portal](#) or through the Bank of Baroda Credit Card customer care toll-free number / helpline number – **1800-103-1006 / 1800-225-100**.



1. BANK OF BARODA (BOB) EASY CREDIT CARD

Fit for: For everyday shopping. For people living in a joint family where everyday shopping constitutes a major expense.

Eligibility: The gross income per year should be more than INR 3 Lakhs. For salaried people, form 16 and for self-employed last 3 years' audit balance sheet is required to apply for BOB Easy Credit Card.

Benefits and Rewards

- i. Earn 5 reward points on every INR 100 spent on groceries, departmental stores, and movies.
- ii. You get 1 reward point on every INR 100 spent on all other expenses.
- iii. You can redeem these reward points in the form of Cashback at the rate of 1 reward point = INR 0.25.
- iv. Convert the expenses > INR 2,500 into EMIs.
- v. Zero liability on the lost card if reported immediately.

Joining Fee: INR 500. However, this card is on offer right now and you can get this card for free for a lifetime.

Annual Fee: The annual fee for BOB Easy Credit card is INR 500. However, this fee can be waived if

you spend INR 6000 on your credit card within 60 days of availing credit card and INR 35,000 in a year.

Rate of Interest: 3.25% per month.

Credit Card late payment charges / Penalties of BOB

S.No Statement Balance Late Payment Charges

1. Less than INR 500 Nil
2. INR 500 – INR 2500 INR 300
3. Above INR 2500 INR 500

Statement balance – It is the outstanding amount generated online in the Bank of Baroda (BOB) credit card account statement ([download here](#))

Credit Period: Up to 50 days

Cash Advance Limit: Generally you can withdraw cash up to 40% of your BOB credit card limit from the ATMs with 2.5% of the amount or INR 200 whichever is higher, as the cash withdrawal charges.

2. Bank of Baroda Select Credit Card

Fit for: For people who has more expenses in the form of online shopping.

Eligibility: The gross income per month should be more than INR 25,000. For salaried people, form 16 and for self-employed last 3 years' audit balance sheet is required to apply for BOB Select Credit Card.

Benefits and Rewards

- i. You earn 5 reward points on every INR 100 spent on online shopping, dining, and utility bills like electricity, gas, etc.
- ii. Earn 1 reward point for every INR 100 spent on other categories.
- iii. You get a 1% fuel surcharge waiver at all fuel stations on transactions between INR 400 – INR 5000 through your credit card but you don't get any reward points on fuel transactions.
- iv. Convert the expenses > INR 2,500 into easy EMIs.

Joining Fee: INR 750. However, the first-year fee can be reversed if you spend INR 7500 on your credit card within 60 days of availing credit card.

Annual Fee: The annual fee for BOB Select Credit card is INR 750. For an annual fee waiver, you have to spend INR 70,000 in a year.

Rate of Interest: 3.25% per month.

Credit Card late payment charges / Penalties of BOB

S.No Statement Balance Late Payment Charges

1. Less than INR 500 Nil
2. INR 500 – INR 2500 INR 300
3. Above INR 2500 INR 500

Credit Period: Up to 50 days

Cash Advance Limit: Generally you can withdraw cash up to 40% of your BOB credit limit from the ATMs with 2.5% of the amount or INR 200 whichever is higher, as the cash withdrawal charges.



3. Bank of Baroda IRCTC Credit Card:

Fit for: For people who frequently travel by train.

Eligibility: The gross income per year for salaried persons should be more than INR 3.6 Lakhs and for self-employed, it should be more than INR 4.8 Lakhs. For salaried people, form 16 and for self-employed last 3 years' audit balance sheet is required to apply for BOB IRCTC Credit Card.

Benefits and Rewards

- i. Earn up to 40 reward points on every INR 100 spent on train ticket booking through the IRCTC website or mobile app.
- ii. You earn 4 reward points on every INR 100 spent on groceries and departmental stores.
- iii. Earn 2 reward points on another category of spending.
- iv. 1 complimentary visit to partner railway lounges per quarter.
- v. Earn 1000 bonus reward points on a single transaction of INR 1000 or more within 45 days of card issuance.

Joining Fee: INR 500

Annual Fee: The annual fee for BOB IRCTC Credit card is INR 350. There is no annual fee waiver offer on this BOB credit card.

Rate of Interest: 3.25% per month.

Credit Card late payment charges / Penalties of BOB

S.No Statement Balance Late Payment Charges

1. Less than INR 500 Nil
2. INR 500 – INR 2500 INR 300
3. Above INR 2500 INR 500

Credit Period: Up to 50 days

Cash Advance Limit: Generally you can withdraw cash up to 40% of your Bank of Baroda credit card limit from the ATMs with 2.5% of the amount or INR 200 whichever is higher, as the cash withdrawal charges.

4. Bank of Baroda Prime Credit Card

Fit for: For people who want benefits across various categories like dining, movies, and online shopping.

Eligibility: The applicant should be in the 18-65 yrs age group. Both salaried and self-employed people are eligible for this credit card.

Benefits and Rewards

- i. You get 1% Cashback in the form of 4 reward points on every INR 100 spent on your credit card.
- ii. Zero joining fee and annual fee.
- iii. You get a 1% fuel surcharge waiver at all fuel stations on transactions between INR 400 – INR 5000 through your credit cards but you don't get any reward points on fuel transactions.

Joining Fee: Lifetime free

Annual Fee: No Annual fee; lifetime free credit card.

Rate of Interest: 3.25% per month.

Credit Card late payment charges / Penalties of BOB

S.No Statement Balance Late Payment Charges

1. Less than INR 500 Nil
2. INR 500 – INR 2500 INR 300
3. Above INR 2500 INR 500

Credit Period: Up to 50 days

Cash Advance Limit: Generally you can withdraw cash up to 40% of your Bank of Baroda credit card limit from the ATMs with 2.5% of the amount or INR 200 whichever is higher, as the cash withdrawal charges.



5. Bank of Baroda Premier Credit Card

Fit for: For people who want benefits in travel, dining, and international transactions categories.

Eligibility: The gross income per year should be more than INR 3 Lakhs. For salaried people, form 16

and for self-employed last 3 years' audit balance sheet is required to apply for BOB Premier Credit Card.

Benefits and Rewards

- i. Earn 10 reward points for every INR 100 spent on travel, dining, and international transactions.
- ii. You get 2 reward points on every INR 100 spent on all other categories.
- iii. Enjoy 1 complimentary visit to the Airport lounge per quarter.
- iv. Convert the expenses > INR 2,500 into easy EMIs.

Joining Fee: INR 1000. However, the first-year fee can be reversed if you spend INR 10,000 on your credit card within 60 days of availing credit card.

Annual Fee: The annual fee for the BOB Premier Credit card is INR 1000. For an annual fee waiver, you have to spend INR 1,20,000 in a year.

Rate of Interest: 3.25% per month.

Credit Card late payment charges / Penalties of BOB

S.No Statement Balance Late Payment Charges

1. Less than INR 500 Nil
2. INR 500 – INR 2500 INR 300
3. Above INR 2500 INR 500

Credit Period: Up to 50 days

Cash Advance Limit: Generally you can withdraw cash up to 40% of your BOB credit card limit from the ATMs with 2.5% of the amount or INR 200 whichever is higher, as the cash withdrawal charges.

How to make your Bank of Baroda credit card bill payment online?

- Through Bank of Baroda Credit Card [billdesk](#) / online bill payment portal.
- Through CRED App.
- Through apps like PhonePe, Paytm, etc.
- Through credit card net banking by using the Bank of Baroda (BOB) customer Id to [login \(bobcards\)](#) online or through the Bank of Baroda credit card app. You can contact customer care if you face any issues with your Bank of Baroda (BOB) credit card net banking.
- Through a self-service BOB credit card [online bill payment portal](#).

So, folks, these were the top Bank of Baroda credit cards. These credit cards are among the [top credit cards offered by banks](#) in India. Apply for these credit cards through the Bank of Baroda website and start building your [credit score / CIBIL score](#). Feel free to share this article with your peers. Follow us on Instagram ([wealth_drift](#)) for valuable and easy-to-implement tips on personal finance.

Category

1. General

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