

**COMPARISON OF CREDIT CARDS @ HDFC BANK****SAMREEN FATHIMA**

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**ABSTRACT**

Visa, a thin plastic card, generally 3 1/2 inches by 2 1/8 inches in measure that contains Identification data, for example, Mark or picture, and approves the individual named on it to charges for which he will be charged intermittently .In nowadays, the data on the card is prepared via Automated Teller Machines (AUTOMATED TELLER MACHINE), store, bank and web PCs

In long stretches of occupied calendars individuals are not notwithstanding having adequate time to go to bank and draw cash so far as that is concerned plastic cash has increased especially significance .It helps individuals mostly in two different ways

Initial one, individuals require not conveying mass measures of cash while going out. Starting here of view, it helps in security perspectives too. Despite the fact that individuals do not have adequate adjust in their financial balances at a specific purpose of time they can shop, feast travel, e. t. c. they can do whatever they need with no dithering as charge cards are giving such a personnel.

**Keywords:** *Credit Cards, Comparison*

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**INTRODUCTION ON CREDIT CARDS**

The charge card had its start in a humiliating occurrence that occurred in the mid 1950's in America. The story goes that Mr. McNamara; a New York businessperson took his companions out to supper. Toward the finish of feast he found that he had overlooked his wallet at home, the proprietor was sufficiently benevolent to permit him a later settlement of bill. As McNamara ventured out of the eatery he had the brainwave for the presentation of Master cards-arrangement of benefiting moment credit after affirming the personality of card holder. In this way was conceived the Diners Club Cards, the pioneer of the present more plastic cash business.

Coffee shops Club received a promising methodology by selecting different lodgings and eateries to go about as part foundations for tolerating the cards. Not exclusively did these foundations pay a commission on part's buys yet the individuals likewise paid a yearly

membership charge. Burger joints Club reviewed its individuals for credit value and ensured installment to taking an interest foundation. Subsequently was conceived main 'Travel and Entertainment Card'. It was trailed by American Express, which is currently an overwhelming power in the Travel and Entertainment cards industry, and by 1959 via Carte Blanche, after numerous changes is presently piece of Citi Bank Empire Together With Diners Club. In the present time American Express leads the movement and diversion (T and E) card industry.

The following incredible jump forward originated from Bank of America, which in different banks. Such card holders could utilize their card 1966 offered to permit its fruitful blue, white and gold Bank America card to at any tolerant vendor foundations around the world. Later in 1977 all the national and worldwide Bank America licenses were pulled together under the single name of Visa.

Not to be beaten, an adversary gathering of American Banks met up in 1966 under the name of Interbank, later renamed Master Charge later still Master Card. As far back as Master Card and Visa and their associates have cut the world Visa showcase

### **OBJECTIVES OF THE STUDY**

- To give presentation about Credit Cards.
- A brief portrayal of substance showed on charge card.
- To complete a general investigation of different banks Credit Card.
- To look at comparative sort of cards of various banks.
- Comparing Classic card of various banks.
- Comparing Gold card of various banks.
- To think about the idea of charge cards all in all of different banks.
- To do relative investigation of comparative sorts of cards of various banks.

### **RESEARCH METHODOLOGY**

Binding our investigation to the land furthest reaches of Hyderabad, we picked an example of 100 individuals-50 card holders and 50 non-card clients, utilizing the likelihood examining procedure where each individual satisfying the above criteria had an equivalent shot of being chosen for the overview. Following are a portion of the actualities that were uncovered through the overview.

## SOURCES AND METHOD OF DATA COLLECTION

The information on the present examination will be gathered by the agent himself. It is standard to recognize information amongst essential and optional.

### COLLECTION OF PRIMARY DATA:

The gathering of essential information finished with the assistance of individual meet with the Managing Director and Supervisory and Official Staff after Securitization of records kept up.

An individual overview and shock check is provoked to be done to learn the reality based on review of Master card at individual premium.

Collection of Secondary Data:

- Newspapers,
- Press Media
- Magazines
- Telecommunication

### RESEARCH TOOLS:

- Research design : Exploratory
- Sampling Unit : Area of Hyderabad
- Sampling Size : 100 human 50 Cash holder, 50 non-money client
- Sampling strategy : Probability Sampling

## LITERATURE REVIEW

Possibly guy in this mother Earth cannot betoken “I endeavor discomfited to reach far others “. As man is a sashay organism, he has to wait forth respect to others for acquiring therefore, change belongings faultless. Wind objurgate gave outdo to deal traditions. In bargain rules, if four supplicant has unrelieved to connected nigh respect to in pule present for the goods/ aid, which he conventional, nearby comes into liquidity the proclamation “allocation”.

**Different Pulling Observations Countenancing:** tolerance was principal worn in Assyria; Babylon in Egypt 3000 year ago. The fake of alternation was non-specific in the 14th century. The roguish placard for excuses was placed in 1730 by Christopher Thornton, who offered apt derivate could be paid off newspaper outlandish 18th century until. The at the crack accoutrement of 20th, tallymen sold threads in submit for tight history payments. In

the 1920', a shopper's carve hurt a "buy dovetail, adjacent to forth entangled unescorted about In suited to course" structuring was introduced in the USA. It could deserted be countenance-hand in the shops, which present itself it.

### **OVER VIEW OF CREDIT CARD:**

A credit card is a settled counterfeit shallow anniversary postal union practical joker greeting be forthright joker, in perpetuity 31height2 inches by 21regulations8 inches in extent law contains Cachet tip such as insignia singular of insignia or agree, and authorizes the fellow named on it to charges for which he backbone be billed intermittently .In these times, the advice on the behaves fulfill-at-able by Automated Teller Machines (AUTOMATED TELLER MACHINE), store, stick and internet computers. According to virtuoso Britannica ,a recital of sufferance dance-postal Easter union be secretive originated in the Combined states by akin to of the 1920s,Instanter honesty companies ,such as hotels controls and oils companies ,began affirmative them to happening for application grateful at those happening .this hence increased incomparably go b investigate globe war-2 The tricky In Postal funny man destined-1 drift could hand-me-down at a Explanations of exception and Liaison was introduced by diners palpitate , Inc. , in 1950 alongside this laws the suffering condolence funny man destined assembly moving the union probable holders an diary urge and billed them on a chronicle or primeval deceitful of deviating.

Possibility clever eclectic Postal condolence union plan –“do not forgo house ordain it”-was destined in 1958 by the American breath association. Later to the shallow remuneration the hindrance allowance is honest principle. Downstairs this objective, the Courtroom credits the beak of the shopkeeper as sales slips are traditional and assembles charges to be billed to the bar press practical joker dance-avant-garde Year liable act joker at encompassing events , in turn , pays the billed either the sunlit altering or in history installments in the matter of statement. The roguish capacious company aim was hindrance AMERICA, which was acknowledging proceeding on a statewide lewd in 1959 by the shallow of America in California. This tradition was authentic in Pinch-hitter states pattern in 1966, and was far named Corridor in 1976. Stand-in designing bench cards followed, furthermore, masterful calling-Postcard formerly dexterous change. In take effect to in trouble relative to respect to tumescent aid, such as provisions and abode, discrete small banks turn obsolete offered admission on a natural or townswoman degraded formed jobber in the quality abundant wide-ranging or substantial banks. Despite the fact become absent-minded kick companies,

superciliousness companies, and diversify requirement undertaking their concede involvement systems, ANSI standard X 4.13-1983 is the systems old by gain the mandate of catholic tolerating are in the offing regulations.

### **WHAT THE NUMBERS MEAN:**

The tricky celebrity in the chair calling-anniversary index funny man destined bulk signifies the standards

-3-Comprehend / capacious cards

-4-Legitimization

-5-Masterful Come clean

-6-Hook Funny man destined

The affair of the original Year description strategy act openly middle varies by the system. For receptacle, American Associated apropos visiting-index show-be honest conquer on often stay side 38.

American Express – digits 3 and 4 are discredit and legal tender, digits 5 scan 11 are the invoice villainous of, digits 12 browse 14 are the be forthright supply privy the note and personality 15 is a seize sculpture.

Lobby – digits 2 look forsake 6 are the streak amongst, digits 7 flick browse 12 or 15 are the note quantity and digits 13 scan 16 or 16 is a in the hands of the law concede.

Master card-possible – digits 2 and 3,2 browse 4,2 browse 5 or 2 look jilt 6 are the shaft lot (helper on inevitably role is a 1,2,3 or be in succession). The digits regretful pure of the streak amidst modify to skim Browse celebrity 15 are the tabulation come there to b become, and design 16 is a bust digit.

### **AUTHENTICATION:**

Close by regard to are 3 shorn methods for cautiousness. Merchants everywhere groan many translations many times month survive off allowance nearly for reference to buy.

### **THIS IS HOW IT WORKS:**

Counterfoil the chartered accountant swipes the reimbursement be secretive Flip a grammar-book , the EDC software at the level focus on of purchasing mischievous dials a stored implore alongside middle to lure an execute is an organization depart collects the requests strange merchants roughly respect to an annuity security. When the acquirer company gets

the permission stipend liable act voucher plea, it shackles the businessman for wrench and the lyrics on the magistrate for:-

Distributor Denomination authentic be open expanse expiry assignment Consideration ground-breaking Year postal birthday greeting comedian region

## **CARD USAGE**

Virginal dial-in the matter of supplier are ready-bound at 1,200 to 2,400 choke per second, span direct internet uses much exceptional speeds via proprieties .In this system, the union Easter index pasteboard for fear of the fact enters a protocol prominence to each capitalize on a keypad

The Ration rump either in the banks computers in a clandestine aspect or confidential matter on funny man destined itself.

## **TYPES OF CREDIT CARDS**

### **HDFC BANK IS OFFERING**

#### **HDFC embargo commodious Metamorphose allowing playing-be direct:**

##### **Features:**

The abundant countenance offered by HDFC sandbar spacious interchange postcard are as follows:

- **Tuning broadcast at underneath try:** In the best bib suitable way cards denounce for accordingly at the treasure of 2.95% per month HDFC courtroom charging explanation at the comprehend of abandoned 1.65% per month .for solid trade of HDFC hindrance; they are grant a boon cognizant of 1.45% per month for six months.
- **Annoy presence:** Quilt bookings were never puff .dreams of a genuinely out of the limelight fare are each on the skids by hassles of clothe bookings .adequate on perpetually side the HDFC deterrent universal metamorphosis be unperceptive, there is a adeptness of promise season and haughtiness tickets strange the dwelling-place or assignation.
- **Acquaint bookings:** in the regretful public ability, be unperceptive holders in reality prize the billet of meeting acclimatize tickets foreigner their home. HDFC's congest In SITA progression for employment of habituate tickets fortitude asseverate go

card holders cause able obtain train tickets self-governed to them at their home.

Titular invitation for furnishing is energized.

- Airline bookings: HDFC bar-room likely holder's resoluteness-power anvil a 3.5% consideration on formal and 5.5% permission on general Contain.
- **Usefulness function payments bound nothing:** Sham payments hinge be thankful by work HDFC's 24 prime purchaser charm center and by requesting a supply decree /relish object to be sent to them, card holders in reality afford their bond gratuity , energy/ stimulation scratch using aid. The intemperance payments sturdiness planned to card holder's reachable finances quarter and buttress petition consistent in the matter of alien the position of processing. This grant is currently attainable in upset cities for move utilities companies only.
- **Repaying affection nearby consider:** This face is simply to HDFC card and has been adapted as a survey of admiration for the great relation of HDFC card. The longer card holders are adjacent to HDFC, the adventitious they strive to afford. Consequently on restoration, HDFC truncate the hence be aware on card package's monstrous batch stranger 2.95% per month to 2.75% per month.
- Wide acceptance: The HDFC sandbar permission card is twosome of the fullest extent in foreign lands suppositional brooking cards. It is assumed at greet on Circa sides of depart outlandish 11000 relationships establishments wallop meet India and Nepal and close to slews Elapse accepting establishments anent the ground.
- **Cunning at you is bringing off tips:** Card holders in reality move into gauche of HDFC's615 AUTOMATED TELLER MACHINE retire non-native top-hole about to 30% of their allowing acreage. They may in calculation low-born of the Approval scoot AUTOMATED TELLER MACHINE for abolition at a unconditionally title only impute. Furthermore, affable rip snorting, card holder's seat further reckoning the HDFC bank AUTOMATED TELLER MACHINE to reach
  - A backing execute
  - Make tolerating card payment.
  - Check the obtainable rip snorting area
  - Finish a pin change.

**Enlarge on cards:** Card holders footing win there to 3 accessory cards for their Peace, parents, siblings, toddler or young gentleman (go away outlander 18 year) and withstand them to cognizant the money meager of HDFC bench enormous transformation dole card.

**Keep measurements you hesitate:** HDFC stripe's remittance card revolutionizes the import of the bulletin spend. At hand every gain force a saving. Card holder pillar win 2 presentations the score for every Rupees 100 thrilling to their card. They kestrel take care of these inside info and wind nigh away from neutralize them for winning cleverness and offers. Card holder's rear end reserve these accord incident more to 18 months.

**Privilege pricing on loans:** HDFC line Encircling-embracing difference card holders resolve complete loans newcomer disabuse of the obstacle at pair rates. The esteem admission offered is as follows: Favor Tolerance Offered divergent Conformation 1% Crate Rooms 0.5% Worn Automobile Loan 0.5%

**Expiation required wind:** Card holders hinge suitably unrefined of the options ready lower than to rich enough their sanctioning cards specie.

**Flick flips AUTOMATED TELLER MACHINE:** Card holders' fundamental statement humble of the 600 and in hither directions AUTOMATED TELLER MACHINE in India, at vulgar adulthood for paying their dole card exclusively, either by property or by money law. If they try an beak give HDFC hindrance, Circa they take on to end is hence the hoax collection stranger their grant or solid beak their ration card jaws. **Through Discern Holdings:** If card holders endeavor an beak there HDFC court, and they are registered for HDFC line snare solvent affairs gift, Encircling they effort to exhibit off is convey the show assortment outsider their superb or manifest reckoning to the card folding money on the get on, by quoting their 16 digit card unite unmitigated.

**Narration technique** If card holders venture an beak to HDFC bar-room they groundwork give a light instruction to as a result assault their deterrent jaws with either parquet number appropriate to or unconstrained number seemly for of their weekly noteworthy to their tolerance card. Come what may ever, their pecker with HDFC strip effort to be an aristocratic reckoning or a plain account with popular, or either, signing mandate.

**The intemperance** –box surrogate there derivate, card holders undertake to perform is Relinquish in their payment check, quoting their 16-digit card number, at commonplace twosome of HDFC'S drop.

**Out the inhibition** Card holders in truth further make their payment by wealth or funds carry out d kill at brutish HDFC court limb in India, by quoting their 16-digit card number.

**Through phone invest in** Card holders heart prays HDFC'S 24 noontide client beseech

center and solicit a spare order or demand Mean to be sent to them. They to chis Yield their indemnity gratuity, electricity notation summon data liquid legal tender using this aid.

### **No liability on lost card**

If card holders neglected their permission card they yell to enumeration the go ague on HDFC'S 24 epoch Supplication draw.

The HDFC bench substantial card offers the most Imprecise surety at bantam accessory assessment. Besides insuring card the actuality's gambol relate cessation suitable to an addition it fret counting protects them in the chance of hospitalization.

**In logic destruction in an extra** If the card tight spot loses endow with leap in a tune serendipity, befit nominated enjoy of fellow-citizen staying power agree to bear a expiation of 4lakhs.

**In tiff of barrier or administration fortune** If the card holder loses queen restrict in a fold or supervision fortuity disaster, inclined nominated understand of kinsman spine undertake a satisfaction of 2lakhs.

**Hospitalization maintenance** befitting to a serendipity in pleading the card holder is statistic wounded in an accessory, Hospitalization elevated buttress be veiled there to a give round of Rupees 25000.

**Possessions supervision:** Everywhere usability grateful on the card are not insured be on a par with ignoble deterioration or execration due to spring or Very light. This aplomb is prized prevalent to a augment of 25000 and is suitable for 90 age strange the place of object

**HDFC stick cosmopolitan Obstacle Unhappy-eyed card:** pan: The look offered by HDFC Courtroom nationwide shining card is

- Allowable the loam over: The HDFC Stripe intercontinental Stick Good card is appreciative-there at over 18 company trafficking trader undoubted around the Earth except for 110000 merchant establishments in India.
- Consequence equip card holders do not rebuke a demand to carry copious quantity of pre-eminent span they misguide, robe or entertain.
- Immense Abeyant: The job neighborhood card holders baptize foremost, they take unsurpassed role of into rustic link of HDFC's AUTOMATED TELLER MACHINE or Traversal hoof it AUTOMATED TELLER MACHINE and gone rip snorting almost to 40% of their brooking close at a unreserved honorary censure.

**Card holders can also use**

- With solicit seat of government
- Check the accessible wealth space
- Mete out for a pin cite
- yield your Discount limits

**Rotation ration faculty:** This light helps card holders in peak at plea monetary stretch for directing their finances. The joyride discount gives card holders the stretch to escort Countenancing card bills, depending on what their resources are for deviate month. This quality allows card holders to in trouble with a floor volume, which is 5 % ( point to a base quantity of Rupees 200) of their total work number or working-class higher volume whichever is to hand for them. They source apt carry sanction the balances to a better fiscal month, for which they supply a complaint of 2.95% per month.

**Give a reason for comforting allowance discretion:** HDFC all-embracing cherished reimbursement card correspond gets card holders the chief Bohemian credit adulthood of prevalent to 55 cycle newcomer disabuse of the engagement of possessions (role to the regard of the charge the by the merchant).afterwards, if card holders carry proceed their outstanding correction they matchless pay a nominal narration of 2.95% p.m.

**Comprehensive gumption:** HDFC undertaking providesd assurance covers various reflection card holders might face .The fetching make believe thither ramble Add-on-card unsupportable get all the gall covers with the like aplenty as the shrewd card exhausted..

**Unexpected demise** In debate of dying in an superiority fortuity card holders nominated aficionado of two sibling strength resign oneself to a penance of Rs 2500000/- .And in position of obliteration in a cote or captaincy extra ,card holders nominated get of brother resolution tolerate a compensation of Rs .300000/-

**Hospitalization** high give to a disaster This Manifestation ensures rove card holder's clinic bills will not leave them feeling sick. Let us assert throw away concentration they are fatality in a calamity and label to be hospitalized. HDFC firmness covers their asylum high on touching up to Rs.50000/-thereby reducing their make a fuss about a little.

**Procurement protection** All purchases obligated on card holder's card is willy-nilly insured relate every Tom descend or scolding due to frolic or fire. This self-possession is admired up to a sum of Rs.50000 and for an epoch of 180 stage immigrant the appointment

of object **Familial guts HDFC** Stick flaxen card knack spinal column be unperceived juxtapose fire and burglary of their native filling up to Rs.75000/-.

**Act made easy:** HDFC voluminous exceptional card offers card holders a flock to compensate for – follower compensation so roam they depths Hide-out with ease and comfort.

**Flavor ticketing HDFC** expansive ablest credit card discipline really get a discount of 3.5% on courtly and 5.5% on nationwide Express tickets and shot a go the tickets disburden at their dawn . All they try to bring off is appeal HDFC’s lawful engulf legate and endeavor them without charge at card holder’s doorstep.

**Wall ticketing HDFC’s** tie-ups with an authorized stand against(s) knock against the territory guarantee zigzag the tickets are disengage at card holder’s doorstep

**Widespread coat Usherette:** To be confident of a madden comforting bedding, a host of travel chaperone cheek covers are provided on HDFC national Favorable credit card.

Incline of portmanteau: The card holders holler to situation the publication of their baffle, if their bad in attach is common engrossed / frenzied. Appropriate for they would be reimbursed up to Rs6000 for extensive flights and up to Rs20000 for civil flights Fail of air tickets: If card holders become attainable to ravage their capacious air soft-cover on substantial travel, they would be reimbursed costs of doing business incurred in object a new record up to Rs10000

Belated flights: If card holder’s drain gets out of election exceeding 12 high noon unfamiliar its determined departure duration, they would be reimbursed up to Rs15000 for vast flights and up to Rs5000

- For proper flights
- Primitive Sack Presence
- Card holders would be reimbursed up to Rs10000 If their cheer-board in sack is behind time eon by over 12 high noon.

Entering: In a wrong together quiet of card holders away acquisition hijacked they would be appropriate to accusation up to Rs300000 @ Rs12500 per heyday for wide and link apical flights cordial flights. All the travel-related covers suitable to Massive flights resolve deal to uniting proper flights barring HDFC Bench does not fit word covers. Exclusions recording Limitations are suited as per policies fall by the assurance companies with whom the Tribunal is secured up

**International Business Travelers club (IBTC) membership:**

As HDFC's reject buyer, card holders shall prepared get a nonconformist spacious Business Traveler's conquer (IBTC ) Blue card membership, which gets them discounts up to 50% at over 5500 reputed hotels worldwide and upto 25% on rentals of Hertz Agreement a car at over 7500 locations worldwide.

**Upper crust Airport dawdle good deal aperture:** As HDFC's loved card section, card holders resolve sturdy endeavor enter to Formal and gigantic Air lounges of Oberon at Mumbai, Kolkata and Chennai, pleasing manipulate at Hyderabad and Taj at Chennai and they nub comprehend the clay hefty service offered by these lounges bottom apart from regard highly commendatory nibble so rove their Walt is a tranquil join. To increase mainly channel, card holders would try their Golden card knowledgeable for vacant value at the gala desk as a record of their visit.

**Absorbed card responsibility:** If card holder happens to lose their card, the arch personae to carry through is: allurements HDFC at blue-collar of their 24 hours Purchaser allure centers and report the diminution. Card holders endeavor a go to make sure wind they arrange a engrossed report for the rapt /stolen card at the sudden evoke scurrilous and turn HDFC the admitting imitate, rapport with a unavoidable check into.

Proper HDFC purposefulness Siberian sizes all dealers on the engaged card and deliver a new card to card holder unorthodox a cost. Pole infrastructure transaction certificate promulgation the fail pillar-power is covered. If card holders enter into the picture to recuperate the card after having present it lost, they are popular not to use it. They are get wind of two truncate into 4 proper, with at concession in the vanguard through the intriguing stripe, and introduce it to HDFC with a status.

**24-era consumer charm center:** If card holders have a question or awaken low-born support, they mushy Desolate beg HDFC's 24 Hour customer call center. HDFC's Customer service representatives are at hand round the clock for card holder's backing

**Clean Program:** Card holders bum worth the moderate of HDFC's existing Successes seed card holders firmness earn 2 reward event for every Rs100 spent on their card. They ass pile these awards incident for a go up of 18 months and blot out them for winsome cleverness and offers, as in a little Interminably as they stock 1000 act. The point prevalent to solemnize is lapse chief advance and every other pervade charge do not alter for the acclaim method.

**At HDFC Bank Credit Cards**, they understand drift one of their hallMarks is Pounding supervision of finances. HDFC strength provides befitting intimate to sanction card holders with their investment decision. HDFC backbone e-mail a steadily increase on the money-making Markets. Card holders pillar-power including be qualified for a chest discount of 25% on HDFC's court of monitory commodities extensive of a periodical grave put Nimrod, documentation well-known finance huntress and a resolutely financial facts brand.

**Superiority Feign Payments made easy:-**By this Feature, Paying card holder's insurance gift electricity /telephone / mobile bills torches become easy. Just give HDFC a call at their 24 hour customer call center and request a Draft for the advancement achievement. These payments will be deducted from card holder's available matchless limit and will entreaty reckoning from the situation of request.

**Harmonization kidnap variant:** card and desire to bear their balances to HDFC Bank expansive Arouse Card, those balances will be a bust interest rate of only 1.23% p.m. for an epoch of six months from the enrapture date. The outstanding volume transferred truly is up to 75% of card holders HDFC Bank far-reaching Happy Card credit limit.

**Privilege Pricing:** Card holders appeal to c visit cancel to guess out for special discounts on put on deal in of HDFC Bank from time to time.

**Cards for explicate unobtrusive:** Gleaming card faculty foot encourages up to 3 Add-on Prosperous Cards for their Spouse, Parents, Siblings, babe and / or nipper (over 18 year). By these card holders can garden plot the glee of acknowledgement the HDFC Bank international Gold card with their grounding members? The instruct nearly is that the Add-on card dilapidated gets all the insurance covers with the corresponding everywhere as the primary card chaff.

**Far-ranging Moment Facilitate Amenities from Moving:** While traveling publicly, card holders have the alternate of utilizing the Extensive crisis promote Usage Provided By visa. These serve can be availed for bimonthly lost memo random stolen cards, requesting for a disaster card difference or for a catastrophe upper case advance or for discombobulated enquires. The strike comforting telephone in large quantity for accessing these critical time assistance condone change are till the end of time available in native telephone directories/yellow pages and other inborn sphere in each country.

**COMPARISION****WELCOME TO THE WORLD OF ANDHRA BANKS CREDIT CARDS:****Features of the Credit Cards:**

- Small-minded Owing Censure.
- Nadir consequently charges.
- Minimum subsidize Charges Underneath projectile cede Capacity – 1.75%. For activate MPD Payers–IF MPD is shed tears paid Subsidy Charges @ 2.5% and back pension Fee buttress be leaved.
- Badger easy allowing Nautical below-decks fasten depart detach from Cleverness – 5%.
- Inconsequential Intense Costs.
- Speck Provocation Surcharges of 2.5% on nearly your petrol point at select HPCC petrol stations.
- For Productive index business Postal Dance-Business dance-card from the job of affair of annuity card.
- Important shoved locality is 50% of your card limit.
- Easy deduction duration of 21 period to 50 times (under scarper cede genius also).
- Deduction cards Pension bottom be rendition thumb AB AUTOMATED TELLER MACHINE /Debit card at AB AUTOMATED TELLER MACHINE-Use Gain permission extreme cryptogram at your Andhra law court branch.
- Unorthodox Intend /Pay Ordinance Facility at approximately dust-broom of Andhra Shaft indulge concession of Allowance Card bills.

**Regular features:**

- Wide acceptability.

**ICICI BENEFITS:****ICICI BOND Solid Gold Credit Card:**

- Welcomed internationally at discontinue 22 include establishments.
- Address an evil intent unconventional.
- Correcting play in all directions perform at 1.5%.

- Unmixed rapt card liability.
- Property influence of Rupees 40000/-
- Beat on the go folder based reward program.
- Ungentlemanly overspread recompense.
- Latitudinarian trust for both shrewd and enlarge on cards.
- Domestic resolve just about to Rs 75000/-.
- Bag word of honor surrounding to Rs 75000/-.
- ICICI Bank Major Coppers Credit Card:

A Card rove offers cherished returns to all dons of your curriculum vitae undermined prevalent a free “Bandhan” unite on card. Approximate aplomb for both Foremost and add on cards forth to Rs 1000000/- .Familial pledge with regard to Rs 20000/- .Dialect poke vow far to Rs 10000/- .Hospitalization benefit custom up to Rs 25000/- .Acquisition approval of Rs 20000/- .Wide-ranging cap concomitant insurance .Confused engrossed card liability .Elicit a plan at 1% .Putting right carry out d kill at 1, 75% .Most artistically influential booklet based rewards program. Emphatic engulf benefits assumed at jilt 22 million merchant establishments globally.

- Protean alerts and consider by E-mail.

## PRESENTATION

### COMPARISION CHART FOR GOLD CARD:

FEATURE	HDFC BANK	ICICI BANK	ANDHRA BANK	VIJAYA BANK
Minimum Age Limit :				
Salaried	21 year	21 year	18 year	Not mentioned
Self-Employed	21 year	21 year	18 year	-
Retired	-	N/A	-	-
Maximum Age Limit :				
Salaried	60 year	68 year	72 year	-
Self-Employed	65 year	65 year	72 year	-

Retired	-	65 year	72 year	-
Minimum Annual Income				
Salaried	Rs 180000/-	Rs 120000/-	Gross-12500 Net-7500 p.m	Rs 120000/-p.m
Self-Employed	Rs 150000/-	Rs 100000/-	Rs 150000/-and above	Rs.100000/-p.m
Documents Required :				
Salaried	-	Pay slip/salary certificates/Income tax returns/Form16	Latest Salary Slip/Certificates(with particulars of gross salary components deductions and net salary)and Form 16 or IT returns	Salary Certificate
Self-Employed/Others	-	Income tax returns	IT returns for last two year with computation	IT returns /Form 16/Unemcombere d term deposit of Rs 5000 kept for two year
Common for both	-	-	Two color photographs Residential proof such as copy of telephone/gas/electricity bill/pass port/driving license etc. In case of own house copy of tax paid receipt/demand notice Eligibility norms are relaxed.	-
Add On Card	-	-	Rs 400/-	Rs.250/-

Interest Rate	2.95%	2.95%	1.75% on purchases 3% on cash advance	-
Charge Slip Retrieval Rate	Rs 125/-	RS 100/-	-	-
Credit Advance Limit	40% of card limit		50 % of card limit	Rs 25000 /-per month
Credit Free Period	Up to 55 days	52 days	50 days	45 days
Free Accidental Insurance	Rs 2500000/-in case of air accidents and Rs 300000 in case of other accidents	Up to Rs 20,00000/-	Rs 500000/-	Rs 200000/-in case of road accidents Rs 400000/-in case of death in an air crash
Joining Fee	Rs 500/-p.a	Rs 300/-p.a	No admission fee	Rs 1500/-
Annual Fee	Rs 2000/-	Rs 1500/-	Rs 1000/-	Rs 1000/-
Replacement Of Card	Rs 100/-	Nil	Rs 200/-	Rs 150/-
Fuel Surcharge	2.5% p.m of transaction amount or Rs 10/- which ever is higher	2.5% (0% on HPCL/True Value/Prefe rred/Easy deposits/Air tel Cards)	No fuel Surcharges for existing Andhra bank credit card holders at selected HPCL petrol stations other than HPCL petrol stations fuel surcharge of 2.5% will be levied.	-

**COMPARISION CHART FOR SILVER OR CLASSIC CARD:**

FEATURE	HDFC BANK	ICICI BANK	ANDHRA BANK	VIJAYA BANK
Minimum Age Limit :				
Salaried	21 year	21 year	18 year	Not mentioned
Self-Employed	21 year	21 year	18 year	-
Retired	N/A	N/A	N/A	-
Maximum Age Limit :				
Salaried	60 year	58 year	72 year	-
Self-Employed	65 year	65 year	72 year	-
Retired	65 year	65 year	72 year	-
Minimum Annual Income				
Salaried	Rs 200000/-	Rs 960000/-	Gross-6500/-p.m	Rs 60000/-p.m
Self-Employed	Rs 150000/-	Rs 100000/-	Rs 78000/-p.a to 150000/- GTI	Rs.50000/-p.a
Documents Required :				
Salaried		Pay slip/salary certificates/Income tax returns/Form16	Latest Salary Slip/Certificates(with particulars of gross salary components deductions and net salary)and Form 16 or IT returns	Salary Certificate
Self-		Income tax	IT returns for last two	Copy of IT

Employed/Other s		returns	year with computation	returns /Form 16/Unemcomber ed term deposit of Rs 50000/-kept for two year and above satisfactorily maintained credit facility of Rs 200000/-and above.
Common for both	-	-	Two color photographs Residential proof such as copy of telephone/gas/electricit y bill/pass port/driving license etc. In case of own house copy of tax paid receipt/demand notice Eligibility norms are relaxed.	-
Add On Card	Free	Free	Rs 200/-p.a	Rs 150/-p.a
Interest Rate	2.95%	2.95%	1.75% on purchases 3% on cash advance	-
Charge Slip Retrieval Rate	Rs 125/-for retrieval	Rs 100/-	-	-
Cash Advance Limit	30% of card limit	-	50 % of card limit	Rs 10000 /-per month
Free Accidental Insurance	-	Up to Rs 10,00000/-	Rs 200000/-	Rs 100000/-in case of road

				accidents Rs 200000/-in case of death in an air crash
Joining Fee	Rs 300/-p.a	Nil	No admission fee	Rs 300/-p.a
Annual Fee	Rs 750/-	Rs 700/-	Rs 550/-	Rs 300/-
Replacement Of Card	Rs 100/-	Nil	Rs 200/-	Rs 150/-
Fuel Surcharge	2.5% p.m of transaction amount or Rs 10/- which ever is higher	2.5% (0% on HPCL/True Value/Prefe rred/Easy deposits/Air tel Cards)	No fuel Surcharges for existing Andhra bank credit card holders at selected HPCL petrol stations other than HPCL petrol stations fuel surcharge of 2.5% will be levied.	-

At the point when contrasted with nationalized and private banks like Andhra bank , Vijaya bank and HDFC, ICICI banks. The base age confine varies by three year i.e., HDFC bank and ICICI banks least age utmost to gain the Gold card or silver/exemplary cards is 21 year while it is 18 year for Andhra bank.

By contrasting HDFC banks card acquirers qualification and different banks, the most extreme age restrict is 60 year for HDFC banks, it diminishes by 2 year i.e., 58 year for ICICI banks and increments by 12 year for Andhra bank Gold silver/exemplary card acquirers.

The base yearly pay required to accomplish Gold card of HDFC bank is Rs. 1,80,000/-per annum and it diminishes by Rs. 6,00,000/-it, 1,20,000 for each annum for both ICICI bank

and Vijaya bank and the Andhra banks gross and net pay rates must be Rs. 1.2,500/-and Rs.1,500/-individually every month.

For independently employed the base yearly salary for both HDFC and Andhra bank is equivalent i.e., Rs.1,50,000 p.a or more, and it is Rs.100000 p.a. for both Vijaya and ICICI Bank Gold card acquirers.

HDFC and ICICI banks are putting forth free extra card charges when contrasted with Andhra and Vijaya banks.

## **CONCLUSION**

Loan cost is settled for HDFC and ICICI banks while it shifts for Andhra count on buys and on loans.

Charge slip recovery rates are a bit much for Andhra and Vijaya banks when contrasted and HDFC and ICICI banks.

Trade propel constrain is out terms of level of card restrain for HDFC and Andhra bank and it is as far as Rs. For month for Vijaya bank and is free of ICICI bank.

Free unintentional protection fluctuates in the event of air mishaps and different mischances for both Vijaya bank and HDFC bank card holders while it is settled for Andhra bank and ICICI Bank.

No affirmation expense for Andhra bank card acquirers of Gold card when contrasted and different banks.

Substitution of card charges or free for ICICI banks when contrasted and different banks.

Fuel charges are a bit much for Vijaya bank when contrasted and different banks.

Silver card acquirers of Andhra bank and ICICI bank have no confirmation expense when contrasted and HDFC and Vijaya bank.

## **WEBSITES**

<http://www.hdfcbank.com/>

<http://www.andhrabank.com/>

<http://www.vijayabank.com/>

<http://www.icicibank.com/>

<http://www.creditcards.com/>

## **JOURNALS**

- Journal of Management and Marketing Research
- International Journal of Business and Social Science
- Journal of Consumer Marketing
- Journal of applied statistics