

Documents Required for Students To Apply For Credit Card

If You're A College-Going Student In India, You'd Be Glad To Know That You Can Apply For A Student Credit Card By Submitting The Following Documents Along With A Duly Filled Application Form.

Proof of Identity (Any One)	PAN Card, Aadhaar Card, Passport, Voter's ID Card, Driving License
Proof of Address (Any One)	Passport, Voter's ID Card, Ration Card, Driving License, Utility Bills (not more than 3 months old)
Proof of Age (Any One)	10th standard school certificate, Birth certificate, Passport, Voter ID card
Proof of Enrollment (Any One)	College ID Card, Admission Slip, Study certificate from the respective college or university

Key Highlights of Credit Card Eligibility

Age	Minimum of 18 years old
Income	Fixed deposit or minimum monthly or annual income as set by the bank
Employment	Salaried or Self-Employed
Interest Free Period	Up to 55 days
ATM Cash Withdrawal Charges	From 2.0% to 3.5% of the amount withdrawn

**** Important Points To For All Applicants ****

- 1. Credit Score Plays An Important Role In Finalizing Credit Limit.**
- 2. Timely Payment Of Credit Card Pending Amount Helps In Maintaining A Good & Healthy Credit Score.**
- 3. Please Keep Sufficient Amount In Account Before ECS Hitting Date.**
- 4. Wisely Usage Of Card Is Highly Required For Financial Planning.**
- 5. Don't Miss To Pay Any Bill Amount, Neither Get Delayed.**
- 6. There Can Be Changes In Credit Card Documentation Requirements From Time To Time And My Vary In Banks, NBFC. Will Update, If There Will Be Some Changes In Documentations.**
- 7. Existing Card Or Loan Or EMI Will Take Into Consideration, While Finalizing Credit Card Issuance.**