

Documents Required From NRI To Apply For Credit Card

Many banking institutions in India also allow Non Resident Indians (NRIs) to apply for a credit card. However, the list of documents that they would have to submit would be different from the ones listed above. Let's take a look.

Advisors

Proof of Identity (Any One)	Passport, Driving License
Proof of Address (For Mailing Address In India) (Any One)	Passport, Voter's ID Card, Driving License, Lease/Rent Agreement, Utility Bills (not more than 3 months old), Original bank account statement, Title deeds of property
Proof of Income (For Mailing Address Overseas) (Any One)	Passport, Driving License, Lease/Rent Agreement, Utility Bills (not more than 3 months old), Overseas bank statement, Government-issued ID card, credit card statements, Company appointment letter, Company ID Card

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ATM Cash Withdrawal Charges	From 2.0% to 3.5% of the amount withdrawn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.**