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Plastic cards are an extremely handy and safe option for money but one drawback is that it not readily acknowledged as cash, mainly in villages and small places. India visa holders will never hear that only cards are accepted and no cash at these places. A travelerâ€™s cheque is not a very easy option but is definitely a wise venture than cash.

Cheques are indemnified instruments as it is substitutable in case of losses but not cash. In case of robbery, travelerâ€™s cheques are safe; as they are of no use since, they need signatures or sometimes may demand photo credentials as a proof.

The exchange fee forms an important aspect of travelerâ€™s cheques. These cheques are not a problem in a country like the USA as it is usable as cash currency, even by taxi drivers and many stores without levying any extra fee. However, for an India visa traveler, things are different. Many a times, the dealers impose some operational cost, somewhere around 1% to 3%, in order to recuperate the exchange expense occurred.

It is advisable for India visa holders to encash the travelerâ€™s cheque at a home bank if you wish to use cash. They must note that the exchange counters at airports or train stations make you pay extra due to their location, levying it as a convenience charge. Banks provide the best foreign exchange rates and at times, they do not charge any service fee. However, a hidden transaction fee is chargeable. A combination of travelerâ€™s cheque and cash is advisable for India visa travelers, visiting this country for the first time.

To avoid the hassle of carrying cash and being worried about its robbery, credit cards are a feasible option, as you need not worry about exchanging travelerâ€™s cheque as well. As pointed out cards may not be readily accepted everywhere, so be ready to face unwelcoming smiles in spice markets and the like. To avoid such an odd situation, it is imperative for India visa tourists to carry some cash.

Travel insurance is a pre-requisite for an India visa tourist, so many credit card company provide this facility as well. Travelerâ€™s cheque has its pros and cons as well as these credit cards. At every transaction made by an India visa holder is chargeable by banks, which charge a certain percentage that is unexpectedly higher in case of foreign exchange transactions. India visa travelers must make payments for boarding and lodging through these cards and utilize the cash for everyday expenses.

India visa holders must remember that while traveling to India, they will need to handle money matters but along with some thinking and smart work, it should not be a cumbersome process.

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Travellers wishing to obtain an a India visa in the United Kingdom with utmost reliability and speed, then rapid visas is the best choice.

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