

Name : HARDIK KHANDELWAL
 Email : HARDIKKHANDELWAL500@GMAIL.COM
 Address : B-100 JANTA COLONY JAIPUR JAIPUR
 JAIPUR-302004 RAJ

GST No :

In case you wish to update the personal details, please write a letter to The Manager, HDFC Bank Cards Division, Door No 94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai 600058

Note : The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".

If the "Minimum Amount Due" or "Part Amount" less than the "Total Amount Due" is paid, Interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.

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Statement for HDFC Bank Credit Card

Statement Date: 12/04/2025 Card No: 4854 98XX XXXX 5391
 AAN : 0001010380003145390

Payment Due Date	Total Dues	Minimum Amount Due
02/05/2025	35,485.00	1,837.00
Credit Limit	Available Credit Limit	Available Cash Limit
12,78,000	12,36,849	5,11,200

Account Summary

Opening Balance	-	Payment/Credits	+	Purchase/Debits	+	Finance Charges	=	Total Dues
1,02,612.62		1,02,613.00		35,485.23		0.00		35,485.00

Past Dues (If any)

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	1,837.20	1,837.00

IMPORTANT INFORMATION

- 1 BANK WILL REPORT YOU AS DEFALUTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
- 2 MOST IMP T&C, REVISION OF CHARGES WEF FROM 1ST OF AUG'24 AND REWARDS STRUCTURE WEF FROM 1ST SEP'24. REF MITC FOR DETAILS

Domestic Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
12/03/2025 20:58:42	HARDIK KHANDELWAL		
	CALIFORNIA BURRITO BANGALORE	4	293.00
12/03/2025 20:08:50	DSI SARJAPUR BANGALORE	136	5,207.00
13/03/2025 05:52:24	JIO PLATFORMS LIMITE MUMBAI		100.00
13/03/2025 04:37:12	080 Domestic T1 Departure BANGALORE		2.00
17/03/2025 13:04:00	MANAGING DIRECTOR J AND KBARAMULLA		600.00
18/03/2025 20:24:00	SUBWAY 38036 BANGALORE		450.00
18/03/2025 14:08:45	HOTEL SAPTAGIRI SAPTAGISRINAGAR	4	200.00
18/03/2025 13:56:26	F288 MASALA TWIST 1 DEPSRINAGAR	12	575.00
19/03/2025 10:34:29	TELE TRANSFER CREDIT (Ref# ST250790083000010102932)		1,02,613.00 Cr
22/03/2025 20:46:31	CAFE ZUBAAN BANGALORE	24	909.00
22/03/2025 13:48:37	TRUFFLES HOSPITALITY PVT BANGALORE	20	855.00
22/03/2025 15:02:50	SUBWAY FORUM MALL BANGALORE		140.00
23/03/2025 19:53:26	SWIGGY DINEOUT BENGALURU	28	1,051.00
23/03/2025 15:01:56	AMADORAGOURMET ICE CREABANGALORE		240.00
23/03/2025 20:57:43	THE PIZZA BAKERY BANGALORE	24	948.00
23/03/2025 15:33:39	MC DONALDS BENGALURU	4	218.99
24/03/2025 21:02:04	ZEPTO MARKETPLACE P Bengaluru		294.00

Domestic Transactions			
Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
24/03/2025 23:45:09	HARDIK KHANDELWAL		
24/03/2025 12:27:47	Swiggy Bengaluru	68	2,560.00
27/03/2025 08:21:58	ZEPTO MARKETPLACE PRIVATEBangalore		116.00
27/03/2025 19:56:32	FRESHCO HYPER BAZAAR Bangalore		366.00
28/03/2025 16:32:24	ZOMATO NEW DELHI	4	172.45
28/03/2025 21:10:26	JIO PLATFORMS LIMITE MUMBAI		1,060.82
28/03/2025 10:41:30	CALIFORNIA BURRITO BANGALORE	4	293.00
29/03/2025 13:33:16	ZEPTO MARKETPLACE PRIVATEBangalore		270.00
29/03/2025 17:37:48	GO NATIVE LLP BANGALORE	48	1,926.00
29/03/2025 20:09:19	GOPALAN ENTERPRISES BANGALORE	20	800.00
30/03/2025 18:35:55	PAY*JUBILANT FOODWORKS WWW.DOMINO		401.00
31/03/2025 09:53:12	ZOMATO NEW DELHI	4	256.45
01/04/2025	ZEPTO MARKETPLACE P Bengaluru		255.00
01/04/2025	IGST-VPS2609278118786-RATE 18.0 -08 (Ref# VT250920075034950000005)		6.18
01/04/2025 19:48:58	ZOMATO NEW DELHI	4	289.37
02/04/2025 10:25:55	ZOMATO NEW DELHI	4	190.75
03/04/2025 18:56:14	ZOMATO NEW DELHI	4	236.90
03/04/2025 09:10:57	Swiggy Bangalore		364.00
04/04/2025 22:23:20	KAPOORS CAFE BANGALORE	28	1,100.00
05/04/2025 21:20:48	Mynta Designs Pvt Ltd BANGALORE	124	4,751.00
06/04/2025 16:19:10	PADDLE.NET* HAASLABS LONDON	36	1,416.00
07/04/2025 19:41:35	ZOMATO NEW DELHI	4	242.75
08/04/2025	1% on all DCC Transaction (Ref# ST250990084000011406045)		14.16
08/04/2025 08:22:33	SWIGGY INSTAMART BANGALORE		435.00
08/04/2025 19:53:11	ZOMATO NEW DELHI	8	432.70
08/04/2025	IGST-VPS2609992181794-RATE 18.0 -08 (Ref# ST250990084000011406045)		2.55
09/04/2025 09:14:05	GREENS UNISEX SALON ANDBANGALORE	8	413.00
09/04/2025 15:19:00	RAZ*GRYAPE Gurgaon	60	2,254.50
10/04/2025 13:12:52	WWW SWIGGY COM GURGAON	16	611.00
11/04/2025 10:35:44	SWIGGY INSTAMART BANGALORE		416.00
12/04/2025	CONSOLIDATED FCY MARKUP FEE (Ref# VT250920075034950000005)		34.31

International Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
31/03/2025 21:49:25	HARDIK KHANDELWAL CURSOR, AI POWERED IDE CURSOR.COM	USD 20.00 44	1,715.35

Reward Points Summary

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in next 30 days	Points expiring in next 60 days
6,678	844	0	0	7,522	0	0

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* The available credit limit showed herein takes into account charges incurred but not billed

Rewards Program Points Summary

Srno	Programs	Bonus Points
1	Reward Points_on_Telecom	28
2	Regalia Gold Annual Milestone Upg 2	1
3	Regalia Gold Milestones Upg 100	1
4	Retail Spends Greater 50K	1
5	FCYConversion	1
6	Reward Points_on_Grocery	68

GST Summary

IGST	CGST	SGST	Reversal	Total
8.73	0.00	0.00	0.00	8.73

*GST levied on statement date is always billed in the subsequent statement.

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Statement for HDFC Bank Credit Card		
Statement Date: 12/05/2025	Card No: 4854 98XX XXXX 5391 AAN: 0001010380003145390	
Payment Due Date	Total Dues	Minimum Amount Due
01/06/2025	1,88,558.00	11,763.00
Credit Limit	Available Credit Limit	Available Cash Limit
12,78,000	10,88,608	5,11,200

Account Summary								
Opening Balance	-	Payment/Credits	+	Purchase/Debits	+	Finance Charges	=	Total Dues
35,484.85		36,912.98		1,89,985.69		0.00		1,88,558.00

Past Dues (If any)					
Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	11,763.48	11,763.00

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- 2 MITC - MINIMUM AMOUNT DUE(MAD) CALCULATION ON YOUR HDFC BANK CREDIT CARD REVISED WEF JUNE 2025 STMT REF MITC FOR DETAILS

Domestic Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
12/04/2025 16:34:07	HARDIK KHANDELWAL		
12/04/2025 22:52:51	ZOMATO NEW DELHI	12	521.64
13/04/2025 17:18:28	DAYSIE BENGALURU	136	5,145.00
13/04/2025 17:18:29	TELE TRANSFER CREDIT (Ref# ST251040083000010153846)		35,485.00 Cr
16/04/2025 10:17:52	WWW SWIGGY COM GURGAON	4	183.00
17/04/2025 21:12:42	INDIGO AINE GURGAON	436	16,417.00
18/04/2025 10:30:35	ZOMATO NEW DELHI	4	192.40
18/04/2025 12:17:10	ZOMATO NEW DELHI	8	344.65
18/04/2025 20:54:55	BLINKIT GURGAON		172.00
20/04/2025 21:32:22	ZOMATO NEW DELHI	12	592.20
22/04/2025 21:07:38	THE SOULED STORE PVT L MUMBAI	132	5,045.00
22/04/2025 06:38:22	POLICYBAZAAR COM GURGAON		2,780.00
22/04/2025 19:05:58	Dot Key Skincare Kolkata	16	630.85
22/04/2025 12:57:17	LKST498 BANGALORE	64	2,500.00
23/04/2025 19:22:39	LIVPURE SMART HOMES West Delhi	76	2,874.00
24/04/2025 13:08:37	THE SOULED STORE PVT L MUMBAI	36	1,399.00
24/04/2025 13:38:57	BEAMER FOOD AND BEVERAG BENGALURU	68	2,578.00
	BEAMER FOOD AND BEVERAG BENGALURU	4	194.00

Domestic Transactions			
Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
24/04/2025 21:17:04	HARDIK KHANDELWAL		
	MUNCHMART TECHNOLOGIES BANGALORE	4	159.00
25/04/2025	IGST-VPS2611642999558-RATE 18.0 -08 (Ref# VT251160075033940000245)		5.75
26/04/2025	THE SOULED STORE PVT L MUMBAI	- 36	1,398.98 Cr
26/04/2025 12:08:44	THE SOULED STORE PVT L MUMBAI	32	1,288.00
27/04/2025 19:25:26	Klook Travel Tech Ltd Hong Kong	24	931.00
27/04/2025 22:38:03	TBC SKY ASTRA HOTELS BANGALORE	60	2,334.00
27/04/2025 19:00:48	DISTRICT DINING NEW DELHI		50.00
28/04/2025 17:25:56	WAKEFIT INNOVATIONS PRI BENGALURU	32	1,272.00
28/04/2025 14:21:35	JIO PLATFORMS LIMITE MUMBAI		6,364.92
29/04/2025	IGST-VPS2612049748741-RATE 18.0 -08 (Ref# VT251200075035550000122)		308.40
29/04/2025 18:28:51	Travel Club Lounge KOLKATA		2.00
29/04/2025	THE SOULED STORE PVT L MUMBAI		29.00 Cr
29/04/2025 09:58:20	ZEPTO MARKETPLACE PRIVATEBangalore		3,442.00
29/04/2025 13:49:38	080 Domestic T1 DepartureBANGALORE		2.00
29/04/2025 13:47:44	Dreamfolks Services Pr Gurgaon		2.00
30/04/2025	IGST-VPS2612151796056-RATE 18.0 -08 (Ref# ST251210084000011992653)		1.68
30/04/2025	1% on all DCC Transaction (Ref# ST251210084000011992653)		9.31
06/05/2025	IGST-VPS2612757404206-RATE 18.0 -08 (Ref# VT251270075036830000097)		58.43
08/05/2025 19:13:05	ORBGEN TECHNOLOGIES GURGAON	8	444.28
09/05/2025 21:14:15	ASICS BANGALORE	424	15,999.00
10/05/2025 14:54:41	PHO'ZEPTO MARKETPLACE HTTPS://WW		421.00
11/05/2025 21:29:35	CONCEPT KART PRIVATE DELHI	76	2,985.00
11/05/2025 19:58:39	INDIGO AINE GURGAON	180	6,772.00
12/05/2025	CONSOLIDATED FCY MARKUP FEE (Ref# VT251270075036830000097)		2,069.91

International Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
20/04/2025 22:07:03	HARDIK KHANDELWAL WWW.HOSTELWORLD.COM DUBLIN	USD 18.68 40	1,597.70
28/04/2025 14:52:03	NU STUDENT FINANCE www.ex.com	USD 1000.00 2284	85,667.78
06/05/2025 11:35:45	CURSOR, AI POWERED IDE CURSOR.COM	USD 192.00 432	16,229.79

Reward Points Summary

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in next 30 days	Points expiring in next 60 days
7,522	4,968	0	36	12,454	0	0

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Rewards Program Points Summary

Srno	Programs	Bonus Points
1	FCYConversion	1
2	Reward Points_on_Grocery	120
3	Regalia Gold Milestones Upg 40	1
4	Regalia Gold Milestones Upg 75	1
5	Regalia Gold Milestones Upg 100	1
6	Reward Points for Insurance Txn	72
7	Reward Points_on_Telecom	168

GST Summary

IGST	CGST	SGST	Reversal	Total
374.26	0.00	0.00	0.00	374.26

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HDFC Bank Regalia Gold Credit Card Statement

HDFC Bank Credit Cards GSTIN : 33AAACH2702H2Z6

HSN Code : 997113

Statement for HDFC Bank Credit Card

Statement Date: 12/06/2025

Card No: 4854 98XX XXXX 5391

AAN : 0001010380003145390

Payment Due Date	Total Dues	Minimum Amount Due
02/07/2025	31,392.00	1,620.00
Credit Limit	Available Credit Limit	Available Cash Limit
12,78,000	12,45,188	5,11,200

Account Summary

Opening Balance	-	Payment/ Credits	+	Purchase/ Debits	+	Finance Charges	=	Total Dues
1,88,557.56		1,92,126.00		34,960.27		0.00		31,392.00

Past Dues (If any)

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	1,620.32	1,620.00

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Domestic Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
12/05/2025 19:22:06	HARDIK KHANDELWAL		
	MC DONALDS BENGALURU	20	834.02
13/05/2025 18:23:21	TELE TRANSFER CREDIT (Ref# ST251340083000010221735)		1,88,558.00 Cr
15/05/2025 19:13:09	LEON GRILL PVT LTD HS BANGALORE	4	229.00
17/05/2025 18:17:37	Mynta Designs Pvt Ltd BANGALORE	128	4,842.00
21/05/2025 20:45:33	MD ENTERPRISES BANGALORE	276	10,396.00
21/05/2025 21:26:33	HEISETASSE BEVERAGES P BENGALURU		670.00
21/05/2025 19:23:08	GREENS UNISEX SALON AND BANGALORE	12	472.00
22/05/2025 10:14:21	MUNCHMART TECHNOLOGIES BANGALORE		132.00
22/05/2025 22:27:23	BLINKIT GURGAON		321.00
22/05/2025	Mynta Designs Pvt Ltd BANGALORE	- 68	2,669.00 Cr
24/05/2025 02:51:14	BLR Domestic Lounge BENGALURU		2.00
28/05/2025 14:36:03	MYNTRA VIA SMARTBUY GURGAON	52	2,088.00
28/05/2025	IGST-VPS2614910141395-RATE 18.0 -08 (Ref# VT251490075033890000070)		6.15
31/05/2025 11:43:42	HEYPURO VADODARA	24	999.00
01/06/2025 18:11:34	CSRP FOODS Jaipur		512.00
03/06/2025 08:38:03	Bharti Airtel Limited Gurgaon		49.00
03/06/2025 00:54:12	Rajwara Resorts Spa I GURGAON	36	1,364.00

Domestic Transactions			
Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
03/06/2025 17:53:10	HARDIK KHANDELWAL RAZ*stotodo Mumbai	48	1,899.05
04/06/2025 08:32:36	RAZ*smallcase TechnologieBengaluru	100	3,899.00
04/06/2025	MYNTRA VIA SMARTBUY GURGAON	- 20	899.00 Cr
06/06/2025 10:02:39	MYNTRA VIA SMARTBUY GURGAON	108	4,069.00
10/06/2025	IGST-VPS2616240293777-RATE 18.0 -08 (Ref# VT251620075035610000122)		1.52
12/06/2025	CONSOLIDATED FCY MARKUP FEE (Ref# VT251620075035610000122)		42.65

International Transactions

Date	Transaction Description		Feature Reward Points	Amount (in Rs.)
28/05/2025 11:59:21 09/06/2025 23:17:32	HARDIK KHANDELWAL CURSOR USAGE MID MAY CURSOR.COM CURSOR USAGE MAY CURSOR.COM	USD 20.00 USD 4.92	44 8	1,709.66 423.22

Reward Points Summary

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in next 30 days	Points expiring in next 60 days
12,454	2,478	0	168	14,764	0	0

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Rewards Program Points Summary

Srno	Programs	Bonus Points
1	SmartBuy_Jun25_Reversal of 4X 0000	-80
2	Retail Spends Greater 50K	1
3	Reward Points_on_Grocery	32
4	FCYConversion	1
5	Regalia Gold_5XRP_Select_merchants	944
6	SmartBuy_May25_Bonus_5X_RP_Prom0000	208
7	SmartBuy_Jun25_Bonus_5X_RP_Prom0000	432

GST Summary

IGST	CGST	SGST	Reversal	Total
7.67	0.00	0.00	0.00	7.67

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HDFC Bank Regalia Gold Credit Card Statement

HSN Code : 997113

Statement for HDFC Bank Credit Card

Statement Date: 12/07/2025

Card No: 4854 98XX XXXX 5391

AAN : 0001010380003145390

Payment Due Date	Total Dues	Minimum Amount Due
01/08/2025	55,756.00	2,871.00
Credit Limit	Available Credit Limit	Available Cash Limit
12,78,000	12,22,244	5,11,200

Account Summary

Opening Balance	-	Payment/Credits	+	Purchase/Debits	+	Finance Charges	=	Total Dues
31,391.83		32,833.00		57,196.75		0.00		55,756.00

Past Dues (If any)

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	2,871.28	2,871.00

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Domestic Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
12/06/2025 22:39:30	HARDIK KHANDELWAL		
12/06/2025 15:43:52	HALDIRAM GURGAON	28	1,056.82
13/06/2025 15:27:38	HALDIRAM ALWAR	8	363.30
13/06/2025 21:50:00	TELE TRANSFER CREDIT (Ref# ST251650083000010028947)		31,392.00 Cr
13/06/2025 15:27:39	ZOMATO NEW DELHI	12	531.14
15/06/2025 09:21:26	Blinkit BANGALORE		440.00
15/06/2025 22:56:01	CULT BENGALURU	480	18,135.00
17/06/2025 21:39:43	RAZ*DoctorExtraSoftcom Mumbai	8	399.00
17/06/2025 22:09:27	K FRIENDS GURGAON	12	509.00
17/06/2025 21:45:30	CONNAUGHT PLAZA RESTAUR GURGAON		107.10
18/06/2025 20:16:56	CONNAUGHT PLAZA RESTAUR GURGAON	4	276.16
18/06/2025 10:49:35	INF*GUJARAT COOPERATIV HTTPS://SH		940.00
19/06/2025 22:34:50	DELHI INTERNATIONAL AIRPODELHI		2.00
22/06/2025 18:53:16	TOIT BREWPUB BENGALURU BANGALORE	192	7,238.00
22/06/2025 12:14:04	ZOMATO NEW DELHI		71.20
23/06/2025 22:34:43	INSTAMART BANGALORE		1,194.00
23/06/2025 23:46:06	KAMATHS NATURAL RETAIL MUMBAI		350.00
	ALIENKIND BANGALORE	4	198.00

Domestic Transactions			
Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
24/06/2025 08:51:51	HARDIK KHANDELWAL		
25/06/2025 12:27:53	BLINKIT ECOM GURGAON	12	503.00
25/06/2025	Blinkit BANGALORE		695.00
26/06/2025 09:53:03	IGST-VPS2617787363980-RATE 18.0 -08 (Ref# VT251770075035060000011)		3.11
27/06/2025 12:30:58	Swiggy Limited Bengaluru		153.00
28/06/2025 19:18:41	INSTAMART BANGALORE		257.00
28/06/2025 20:21:16	MANMATTERS COM MUMBAI		530.55
29/06/2025 16:48:53	Swiggy Limited Bengaluru		269.00
30/06/2025 23:30:24	BLINKIT GURGAON		204.00
30/06/2025 21:18:53	UBER INDIA SYSTE PVT LTD NOIDA	4	159.92
30/06/2025 10:12:27	Swiggy Bangalore		7,493.00
30/06/2025 18:57:40	UBER INDIA SYSTE PVT LTD NOIDA	4	288.00
04/07/2025	CHIN LUNG RESTO BAR BANGALORE	52	1,972.00
05/07/2025 13:43:47	HEYPURO VADODARA	-24	999.00 Cr
08/07/2025	RAZ*REBEL MARKETPLACE HTTPS://AP		315.00
08/07/2025	IGST-VPS2619006400997-RATE 18.0 -08 (Ref# VT251900075034000000045)		9.29
08/07/2025 21:27:12	RAZ*OWR Ludhiana	68	2,659.05
08/07/2025 09:33:19	UBER INDIA SYSTE PVT LTD NOIDA	8	310.54
08/07/2025 21:53:21	MYNTRA VIA SMARTBUY GURGAON	108	4,113.00
10/07/2025 09:39:45	UBER INDIA SYSTE PVT LTD NOIDA	8	331.24
10/07/2025 22:49:58	AMAZING FOODS BANGALORE	36	1,399.00
11/07/2025 19:13:34	SWIGGY Bangalore		208.00
11/07/2025	MYNTRA VIA SMARTBUY GURGAON	-8	442.00 Cr
12/07/2025	CONSOLIDATED FCY MARKUP FEE (Ref# VT251900075034000000045)		68.88

International Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
24/06/2025 05:20:36	HARDIK KHANDELWAL BITWARDEN BITWARDEN. CURSOR USAGE JUN CURSOR.COM	USD 10.00 20	862.72
08/07/2025 09:59:06		USD 30.00 68	2,581.73

Reward Points Summary

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in next 30 days	Points expiring in next 60 days
14,764	2,045	0	32	16,777	0	0

* Note : All contents of the Statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement
 * The available credit limit showed herein takes into account charges incurred but not billed

Rewards Program Points Summary

Srno	Programs	Bonus Points
1	SmartBuy_Jul25_Bonus_5X_RP_Prom0000	432
2	FCYConversion	1
3	Regalia Gold_5XRP_Select_merchants	352
4	Reward Points_on_Grocery	124

GST Summary

IGST	CGST	SGST	Reversal	Total
12.40	0.00	0.00	0.00	12.40

*GST levied on statement date is always billed in the subsequent statement.

Name : HARDIK KHANDELWAL
 Email : HARDIKKHANDELWAL500@GMAIL.COM
 Address : B-100 JANTA COLONY JAIPUR JAIPUR
 JAIPUR-302004 RAJ

GST No :

In case you wish to update the personal details, please write a letter to The Manager, HDFC Bank Cards Division, Door No 94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai 600058

Note : The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".

If the "Minimum Amount Due" or "Part Amount" less than the "Total Amount Due" is paid, Interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.

To Hotlist your Credit Card, login into Netbanking or call our phone banking numbers at "Locate Us" tab in HDFC Bank website

Credit Information Companies (CICs) are approved by the Reserve Bank of India to facilitate an effective and informed credit risk assessment. Bank reserves the right to include your name in the list of defaulters and share the conduct of your credit card account with these CICs and statutory bodies in accordance with the CIC(Regulation)Act 2005.

To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)", Visit "Our Corporate Commitment" link at HDFC Bank website.

Statement for HDFC Bank Credit Card		
Statement Date: 12/08/2025	Card No: 4854 98XX XXXX 5391 AAN: 0001010380003145390	
Payment Due Date	Total Dues	Minimum Amount Due
01/09/2025	20,465.00	1,089.00
Credit Limit	Available Credit Limit	Available Cash Limit
12,78,000	12,15,354	5,11,200

Account Summary								
Opening Balance	-	Payment/ Credits	+	Purchase/ Debits	+	Finance Charges	=	Total Dues
55,755.58		99,597.34		64,306.86		0.00		20,465.00

Past Dues (If any)					
Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	1,088.98	1,089.00

IMPORTANT INFORMATION

- 1 BANK WILL REPORT YOU AS DEFALUTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
- 2 MITC - MINIMUM AMOUNT DUE(MAD) CALCULATION ON YOUR HDFC BANK CREDIT CARD REVISED WEF JUNE 2025 STMT REF MITC FOR DETAILS

Domestic Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
13/07/2025 22:30:55	HARDIK KHANDELWAL		
13/07/2025 14:53:17	TOSCANO KORAMANGALA BANGALORE	60	2,389.00
14/07/2025	TELE TRANSFER CREDIT (Ref# ST25195008300010044011)		55,756.00 Cr
15/07/2025	IGST-VPS2619624229598-RATE 18.0 -08 (Ref# VT251960075039110000028)		1.55
15/07/2025 19:19:16	MYNTRA VIA SMARTBUY GURGAON	-20	854.00 Cr
16/07/2025 10:03:42	WWW SWIGGY COM GURGAON	4	242.00
16/07/2025	FRESHCO HYPER BAZAAR Bangalore		449.00
16/07/2025 21:21:52	MYNTRA VIA SMARTBUY GURGAON	-12	540.00 Cr
16/07/2025 21:21:52	KAPOORS CAFE BANGALORE	28	1,111.00
16/07/2025 22:06:33	ARK ENTERPRISES BANGALORE		105.00
17/07/2025 09:26:17	UBER INDIA SYSTE PVT LTD NOIDA	4	293.96
18/07/2025	MYNTRA VIA SMARTBUY GURGAON	-4	250.00 Cr
19/07/2025	INF*GUJARAT COOPERATIV HTTPS://SH		320.00 Cr
19/07/2025 11:23:10	SWIGGY Bangalore		163.00
22/07/2025 21:23:14	UBER INDIA SYSTE PVT LTD NOIDA		146.96
24/07/2025 09:39:19	UBER INDIA SYSTE PVT LTD NOIDA	8	311.22
27/07/2025 22:58:21	THE PIZZA BAKERY BANGALORE	52	2,006.00
28/07/2025 21:39:41	RATNADEEP RETAIL PRIVAT BANGALORE		110.00

Domestic Transactions			
Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
29/07/2025 20:57:02	HARDIK KHANDELWAL		
29/07/2025 09:37:21	UBER INDIA SYSTE PVT LTD NOIDA	4	195.97
31/07/2025 10:36:34	UBER INDIA SYSTE PVT LTD NOIDA	4	283.99
01/08/2025 16:36:17	UBER INDIA SYSTE PVT LTD NOIDA	8	303.72
02/08/2025 16:28:02	CURSOR USAGE MID AUG CURSOR.COM	48	1,823.00
02/08/2025 16:50:03	MYNTRA VIA SMARTBUY GURGAON	28	1,140.00
03/08/2025	WESTMEAD CLINICS BANGALORE	120	4,588.00
03/08/2025	1% on all DCC Transaction (Ref# ST252160084000011898332)		18.23
03/08/2025 22:06:56	FREAKINS AHMEDABAD	40	1,619.10
03/08/2025	IGST-VPS2621674429200-RATE 18.0 -08 (Ref# ST252160084000011898332)		3.28
05/08/2025 09:42:16	UBER INDIA SYSTE PVT LTD NOIDA	8	331.24
07/08/2025 13:56:16	SUBKO COFEE PVT LTD BANGALORE	16	603.00
07/08/2025 17:43:40	UBER INDIA SYSTE PVT LTD NOIDA	4	186.15
09/08/2025 22:13:11	GOOGLE STORE GURGAON	1116	41,877.34
10/08/2025 18:50:37	CURSOR USAGE JUL CURSOR.COM	72	2,733.14
10/08/2025 19:36:47	K768 KFC HSR 27TH MAIN BANGALORE	8	323.40
11/08/2025 09:41:43	FRESHCO HYPER BAZAAR Bangalore		483.00
12/08/2025	CONSOLIDATED FCY MARKUP FEE (Ref# VT251960075039110000028)		8.59
12/08/2025	1% on all DCC Transaction (Ref# ST252250084000011575375)		27.33
12/08/2025	AGGREGATOREMI-OFFUSCREDIT (Ref# 0999999980812000268523)	- 1116	41,877.34 Cr

International Transactions

Date	Transaction Description			Feature Reward Points	Amount (in Rs.)
13/07/2025 15:12:05	HARDIK KHANDELWAL ANTINOTE VANCOUVER		USD 5.00	8	429.69

Reward Points Summary

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in next 30 days	Points expiring in next 60 days
16,777	2,223	0	1,328	17,672	0	0

* Note : All contents of the Statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement
 * The available credit limit showed herein takes into account charges incurred but not billed

Rewards Program Points Summary

Srno	Programs	Bonus Points
1	SmartBuy_Jul25_Reversal of 4X 0000	-176
2	Retail Spends Greater 50K	1
3	Reward Points_on_Grocery	212
4	Regalia Gold_5XRP_Select_merchants	256
5	Regalia Gold Milestones Upg 40	1
6	SmartBuy_Aug25_Bonus_5X_RP_Prom0000	112
7	Regalia Gold Milestone Upg 500K	1

GST Summary

IGST	CGST	SGST	Reversal	Total
4.83	0.00	0.00	0.00	4.83

*GST levied on statement date is always billed in the subsequent statement.

DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113 HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

HARDIK KHANDELWAL

B-100 JANTA COLONY JAIPUR JAIPUR
JAIPUR 302004 RAJ
Email : HARDIKKHANDELWAL500@GMAIL.COM

Credit Card No. 485498XXXXXX5391

Alternate Account Number 0001010380003145390

Statement Date 12 Sep, 2025

Billing Period 13 Aug, 2025 - 12 Sep, 2025

HDFC BANK



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GOLD



To update personal details : [Change of Address: click here](#)

[Change of email-id: click here](#)

[Change of Mobile number: click here](#)

To update any other personal details, please write a letter to : The Manager, HDFC Bank Cards Division, Door No 94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai - 600058

PREVIOUS STATEMENT DUES

PAYMENTS/CREDITS RECEIVED

PURCHASES/DEBIT
(Current Billing Cycle)

FINANCE CHARGES

TOTAL AMOUNT DUE

₹20,465.10



₹20,467.00



₹1,01,544.86



₹0.00



₹1,01,543.00

TOTAL CREDIT LIMIT
(Including Cash)

AVAILABLE CREDIT LIMIT

AVAILABLE CASH LIMIT

MINIMUM DUE

DUCE DATE

₹12,78,000

₹11,44,947

₹5,11,200

₹19,074.00

02 Oct, 2025

Past Dues
(if any)

OVER LIMIT
₹0.00

3 MONTHS +
₹0.00

2 MONTHS
₹0.00

1 MONTH
₹0.00

CURRENT DUES
₹19,074.00

MINIMUM DUES
₹19,074.00

Benefits on your card

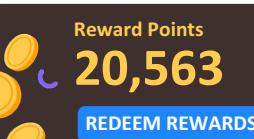
Redeem Reward Points at
1RP = upto ₹0.50
value for Flights, Hotels &
Airmiles via **SmartBuy**

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IMPORTANT INFORMATION

- MITC - MINIMUM AMOUNT DUE(MAD) CALCULATION ON YOUR HDFC BANK CREDIT CARD REVISEDWEF JUNE 2025 STMT REF MITC FOR DETAILS
- BANK WILL REPORT YOU AS DEFULTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE



Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
17,672	2,891	0	0
POINTS EXPIRING IN 30 DAYS 0			IN 60 DAYS 0

* All contents of the statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement.

* The available credit limit showed herein takes into account charges incurred but not billed.

Your Card Control Setting As on : 12 Sep, 2025

Domestic Transaction



POS



International Transaction



POS



MyCards

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ENABLED

ENABLED

ENABLED

ENABLED

ENABLED

ENABLED

Card Control

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₹7.5L

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Purchase Indicator / Insights (PI)

INSURANCE
42%

TRAVEL
13%

GENERAL RETAIL GOODS
11%

MEDICAL
11%

MISC
23%

Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
HARDIK KHANDELWAL				
12/08/2025 00:00	IGST-VPS2622592489923-RATE 18.0 -08 (Ref# ST252250084000011575375)		₹ 4.92	
12/08/2025 10:28	UBER INDIA SYSTE PVT LTD NOIDA	+ 8	₹ 303.78	●
13/08/2025 00:00	OFFUS EMI,PROCNG FEE,00000000001281 (Ref# 0999999980813000690823)		₹ 299.00	
13/08/2025 22:52	EMI LKST498BANGALORE	+ 220	₹ 8,399.00	
13/08/2025 00:00	IGST-VPS262269462047-RATE 18.0 -08 (Ref# 0999999980813000690823)		₹ 53.82	
13/08/2025 22:52	BPPY CC PAYMENT DP01522522518V3x1P (Ref# ST25227008300010203316)		+ ₹ 20,465.00	

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& more on quarterly spends of ₹1.5L

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DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113
HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

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Refer. Earn. Repeat.

Refer an HDFC Bank Credit Card and get Swiggy Vouchers upto ₹1000* every month.

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*T&C Apply

Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
16/08/2025 11:18	HDFC ERGO General InsuranMumbai		₹ 36,585.91	●
19/08/2025 17:54	UBER INDIA SYSTE PVT LTD NOIDA	+ 4	₹ 264.56	○
19/08/2025 03:49	POLICY BAZAARGURGAON		₹ 2.00	●
20/08/2025 00:00	POLICY BAZAARGURGAON		+ ₹ 2.00	
21/08/2025 19:43	SUBKO COFEE PVT LTD BANGALORE	+ 32	₹ 1,249.00	●
24/08/2025 23:00	DEV HOSPITALITYBANGALORE	+ 44	₹ 1,702.00	●
25/08/2025 13:40	ZoWorld LimitedJodhpur	+ 20	₹ 798.74	○
25/08/2025 19:01	GREENS UNISEX SALON ANDBANGALORE	+ 8	₹ 413.00	●
26/08/2025 09:02	MORJIM HOTELSMUMBAI	+ 80	₹ 3,005.00	●
27/08/2025 15:57	MORJIM HOTELSMUMBAI	+ 108	₹ 4,140.00	●
27/08/2025 22:34	VELVET SCOOPSNorth Goa	+ 16	₹ 635.00	●
28/08/2025 10:18	SUNIL KANUBHAI PATELNORTH GOA		₹ 210.00	●
28/08/2025 10:49	REDBUSBANGALORE	+ 108	₹ 4,177.90	○
30/08/2025 11:30	GOA MILESFATORDA	+ 12	₹ 565.00	○
30/08/2025 15:37	ABS HOSPITALITYGOA	+ 24	₹ 903.00	●
02/09/2025 18:16	SB YATRA FLIGHTBANGALORE	+ 140	₹ 5,291.00	○
04/09/2025 10:19	RAZ*smallcase TechnologieBengaluru	+ 100	₹ 3,899.00	●
05/09/2025 20:45	CALIFORNIA BURRITO BANGALORE	+ 12	₹ 470.00	●
05/09/2025 17:34	GREENS UNISEX SALON ANDBANGALORE	+ 4	₹ 177.00	●
07/09/2025 18:54	TOKALEV FOODS LLPBANGALORE	+ 4	₹ 290.00	●
07/09/2025 22:13	Swiggy INBangalore		₹ 2,084.00	●
08/09/2025 20:11	APOLLO PHARMACIES LIMIT BANGALORE	+ 4	₹ 200.82	○
08/09/2025 19:55	APOLLO CLINIC HSR LAYOUTBANGALORE	+ 20	₹ 750.00	○
08/09/2025 20:18	POPEYESBANGALORE	+ 8	₹ 365.40	●
11/09/2025 16:59	NYKAA E RETAIL LIMITEDMUMBAI	+ 252	₹ 9,581.00	●
11/09/2025 23:45	Tata AIA Life Insurance Mumbai		₹ 1.01	●
12/09/2025 00:00	OFFUS EMI,PRIN NB:01,00000128152552 (Ref# 0999999980912000590478)		₹ 13,775.00	
12/09/2025 00:00	OFFUS EMI,INT NBR:01,00000128152552 (Ref# 0999999980912000590486)		₹ 949.00	

Eligible for

TRANSACTIONS

8

TOTAL AMOUNT

₹75,078.81

[CONVERT TO EMI](#)

DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113

HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

Rewards Program Points Summary

SR NO.	PROGRAMS	BONUS POINTS
1	Regalia Gold Milestones Upg 100	1 pts
2	Regalia Gold Milestones Upg 75	1 pts
3	Regalia Gold_5XRP_Select_merchants	112 pts
4	Retail Spends Greater50K	1 pts
5	Reward Points_on_Grocery	16 pts
6	Reward Points_on_Insurance	972 pts
7	SmartBuy_Sep25_Bonus_5X_RP_Prom0000	560 pts
Total		1663 pts

Smart EMI Loan Summary

LOAN NUMBER	BOOKED DATE	AMOUNT	LOAN TENURE	RATE OF INTEREST P.A%	BALANCE PRINCIPAL OUTSTANDING	BALANCE INTEREST PAYABLE	BALANCE TENURE
128152552	12/08/2025	₹41,877.34	3 Months	16%	₹28,102.34	₹564.00	2 Months

*Pre-closure charges as applicable.

GST Summary

IGST	CGST	SGST	REVERSAL	TOTAL GST
₹58.74	₹0	₹0	₹0	₹58.74

*GST levied on statement date is always billed in the subsequent statement.

Important Information

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- Maintain a healthy credit status: Pay atleast minimum amount by the due date, or within 3 days after, to avoid Defaulter status with Credit Information Companies.
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- For type and details of insurance on your card please refer <http://www.hdfcbank.com/personal/pay/cards/credit-cards>. Insurance provider: HDFC ERGO. Toll Free: +800 08250825/01204507250 (Chargeable) Email: bankclaims@hdfcergo.com.T&C
- To Hotlist your credit card, login into Netbanking, please [click here](#) or call our phone banking numbers.
- Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance. The level of unpaid amount of the bill i.e., part payment beyond 'minimum amount due', at which the interest-free credit period benefits would not be available to cardholders.
- When the card member receives communication from Bank regarding a refund from the merchant for a transaction incurred kindly call Phone-Banking @ 1800 1600 / 1860 2600 to issue DD or to obtain an update on the refund.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)", please [click here](#)
- How to read GST entry in your Credit Card statement:

GST Entry	GST Type	Invoice Number	GST Rate %	State Code
SGST-VPS ***** - Rate 9.0 - 33***	SGST	VPS*****	9.0	33

"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

Useful Links

 Statement & Payment related information	 MITC (Most Important Terms and Conditions)	 Payment Options	 Customer Rights Policy
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DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113 HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

HARDIK KHANDELWAL

B-100 JANTA COLONY JAIPUR JAIPUR
JAIPUR 302004 RAJ

Email : HARDIKKHANDELWAL500@GMAIL.COM

Credit Card No. 485498XXXXXX5391

Alternate Account Number 0001010380003145390

Statement Date 12 Oct, 2025

Billing Period 13 Sep, 2025 - 12 Oct, 2025

HDFC BANK



REGALIA
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To update personal details : [Change of Address: click here](#) | [Change of email-id: click here](#) | [Change of Mobile number: click here](#)
To update any other personal details, please write a letter to : The Manager, HDFC Bank Cards Division, Door No 94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai - 600058

PREVIOUS STATEMENT DUES

PAYMENTS/CREDITS RECEIVED

PURCHASES/DEBIT
(Current Billing Cycle)

FINANCE CHARGES

TOTAL AMOUNT DUE

₹1,01,542.96

-

₹1,01,546.00

+

₹78,831.50

+

₹0.00

=

₹78,828.00

TOTAL CREDIT LIMIT
(Including Cash)

AVAILABLE CREDIT LIMIT

AVAILABLE CASH LIMIT

MINIMUM DUE

DUE DATE

₹12,78,000

₹11,84,760

₹5,11,200

₹17,595.00

01 Nov, 2025

Past Dues
(if any)

OVER LIMIT
₹0.00

3 MONTHS +
₹0.00

2 MONTHS
₹0.00

1 MONTH
₹0.00

CURRENT DUES
₹17,595.46

MINIMUM DUES
₹17,595.00

Benefits on your card

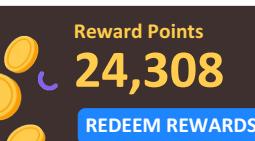
Redeem Reward Points at
1RP = upto ₹0.50
value for Flights, Hotels &
Airmiles via **SmartBuy**

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IMPORTANT INFORMATION

- WEF NOVEMBER 1ST 2025, THE VALUE FOR CASHBACK REDEMPTION AGAINST THE STATEMENT BALANCE WILL BE UP TO 20 PAISE PER POINT.
- BANK WILL REPORT YOU AS DEFULTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE



Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
20,563	3,745	0	0
POINTS EXPIRING			IN 30 DAYS 0
IN 60 DAYS 0			

* All contents of the statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement.
* The available credit limit showed herein takes into account charges incurred but not billed.

Your Card Control Setting As on : 12 Oct, 2025

Domestic Transaction



ENABLED

ENABLED

ENABLED

International Transaction



ENABLED

ENABLED



[MODIFY ON MyCards](#)

Card Control

Set Pin

Get ₹5000

SmartBuy Flight Vouchers
on annual spends of ₹5L &
₹7.5L

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Purchase Indicator / Insights (PI)

INSURANCE
25%

APPARELS
24%

RESTAURANT
23%

TRAVEL
12%

MISC
16%

Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
HARDIK KHANDELWAL				
12/09/2025 09:32	FRESHCO HYPER BAZAARBangalore		₹ 314.00	●
12/09/2025 19:55	WWW SWIGGY INBANGALORE	+ 8	₹ 342.00	●
12/09/2025 18:31	EMI CURSOR USAGE AUGCURSOR.COM	+ 72	₹ 2,751.28	●
12/09/2025 00:00	IGST-VPS2625667774208-RATE 18.0 -08 (Ref# 0999999980912000590486)		₹ 170.82	
14/09/2025 14:12	BPPY CC PAYMENT DP015257141232fAHqf (Ref# ST252580083000010067105)		+ ₹ 1,01,543.00	
14/09/2025 00:00	1% on all DCC Transaction (Ref# ST252580084000011682900)		₹ 27.51	



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& more on quarterly spends of ₹1.5L

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DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113
HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

Offers on your card

Enjoy savings up to ₹50,000 with EASYEMI on your card.

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Explore exclusive offers with your card on **PAYZAPP SHOP**

Available on



Refer. Earn. Repeat.

Refer an HDFC Bank Credit Card and get Swiggy Vouchers upto ₹1000* every month.

[Refer Today >](#)



*T&C Apply

Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
14/09/2025 00:00	IGST-VPS2625872658712-RATE 18.0 -08 (Ref# ST252580084000011682900)		₹ 4.95	
14/09/2025 14:12	POLICY BAZAAR DISIGURGAON		₹ 15,977.00	
15/09/2025 18:53	ZEPTO MARKETPLACE PRIVBANGALORE		₹ 334.66	
16/09/2025 20:37	Ratnadeep Super MarketHSBANGALORE		₹ 32.00	
16/09/2025 19:45	CALIFORNIA BURRITO BANGALORE		₹ 93.00	
17/09/2025 09:37	FRESHCO HYPER BAZAARBangalore		₹ 559.00	
18/09/2025 19:11	23RD STREET PIZZABANGALORE	+ 24	₹ 905.00	
19/09/2025 10:25	WWW DAILYOBJECTS COMGURGAON	+ 52	₹ 1,998.00	
20/09/2025 19:08	HOUSE OF CDC FASHION PGURUGRAM	+ 412	₹ 15,499.00	
21/09/2025 14:57	MyntraBangalore	+ 148	₹ 5,634.00	
22/09/2025 17:04	THIRD WAVE COFFEE BANGALORE	+ 4	₹ 253.38	
22/09/2025 16:27	LUCKY CHANBANGALORE	+ 56	₹ 2,229.00	
23/09/2025 19:10	TACO BELLBANGALORE	+ 4	₹ 189.00	
26/09/2025 09:29	FRESHCO HYPER BAZAARBangalore		₹ 355.00	
27/09/2025 10:36	FRESHCO HYPER BAZAARBangalore		₹ 320.00	
27/09/2025 22:32	PVR LIMITEDBANGALORE	+ 24	₹ 935.00	
27/09/2025 18:29	GREENS UNISEX SALON ANDBANGALORE	+ 8	₹ 315.00	
29/09/2025 14:18	FRESHCO HYPER BAZAARBangalore		₹ 72.00	
01/10/2025 21:36	AMRITASARI TRULY NORTHBANGALORE	+ 24	₹ 919.00	
02/10/2025 16:26	WESTMEAD CLINICSBANGALORE	+ 92	₹ 3,459.00	
02/10/2025 13:39	GOOGLE CLOUDMUMBAI		₹ 2.00	
02/10/2025 00:00	Tata AIA Life Insurance Mumbai		+ ₹ 1.00	
03/10/2025 08:04	MUNCHMART TECHNOLOGIESBANGALORE	+ 4	₹ 190.00	
03/10/2025 21:15	DOMINOS PIZZABANGALORE	+ 16	₹ 732.90	
03/10/2025 20:48	FRESHPIKBENGALURU		₹ 220.00	
03/10/2025 22:09	SEIGNEUR HOSPITALITY PRBANGALORE	+ 12	₹ 523.00	
05/10/2025 20:07	ZINGRON RESTAURANTBANGALORE	+ 28	₹ 1,118.00	
05/10/2025 22:07	C 107 KA Bengaluru Kora MUMBAI	+ 8	₹ 390.00	
05/10/2025 20:50	SI NONNAS KORAMANGALABBANGALORE	+ 40	₹ 1,569.00	
08/10/2025 14:03	FRESHCO HYPER BAZAARBangalore		₹ 122.00	
08/10/2025 20:52	KAPOORS CAFE BANGALORE	+ 16	₹ 737.00	
09/10/2025 18:36	GO NATIVE LLPBANGALORE	+ 64	₹ 2,517.00	

DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113
HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
09/10/2025 16:59	MaRa Coffee RoastersBangalore	+ 20	₹ 760.00	●
09/10/2025 00:00	GOOGLE CLOUDMUMBAI		+ ₹ 2.00	
11/10/2025 21:57	VANN REDD FOODS INDIABANGALORE	+ 48	₹ 1,929.00	●
12/10/2025 00:00	OFFUS EMI,PRIN NB:02,00000128152552 (Ref# 0999999981012000498134)		₹ 13,958.00	
12/10/2025 00:00	OFFUS EMI,INT NBR:02,00000128152552 (Ref# 0999999981012000498142)		₹ 375.00	

Eligible for **EMI**

TRANSACTIONS
6

TOTAL AMOUNT
₹45,837.28

CONVERT TO EMI

Rewards Program Points Summary

SR NO.	PROGRAMS	BONUS POINTS
1	Regalia Gold_5XRP_Select_merchants	1600 pts
2	Retail Spends Greater50K	1 pts
3	Reward Points_on_Grocery	96 pts
4	Reward Points_on_Insurance	424 pts
	Total	2121 pts

Smart EMI Loan Summary

LOAN NUMBER	BOOKED DATE	AMOUNT	LOAN TENURE	RATE OF INTEREST P.A%	BALANCE PRINCIPAL OUTSTANDING	BALANCE INTEREST PAYABLE	BALANCE TENURE
128152552	12/08/2025	₹41,877.34	3 Months	16%	₹14,144.34	₹189.00	1 Month

*Pre-closure charges as applicable.

GST Summary

IGST	CGST	SGST	REVERSAL	TOTAL GST
₹175.77	₹0	₹0	₹0	₹175.77

*GST levied on statement date is always billed in the subsequent statement.

Important Information

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- Maintain a healthy credit status: Pay atleast minimum amount by the due date, or within 3 days after, to avoid Defaulter status with Credit Information Companies.
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- For type and details of insurance on your card please refer <http://www.hdfcbank.com/personal/pay/cards/credit-cards>. Insurance provider: HDFC ERGO. Toll Free: +800 08250825/01204507250 (Chargeable) Email: bankclaims@hdfcergo.com.T&C
- To Hotlist your credit card, login into Netbanking, please [click here](#) or call our phone banking numbers.
- Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance. The level of unpaid amount of the bill i.e., part payment beyond 'minimum amount due', at which the interest-free credit period benefits would not be available to cardholders.
- When the card member receives communication from Bank regarding a refund from the merchant for a transaction incurred kindly call Phone-Banking @ 1800 1600 / 1860 2600 to issue DD or to obtain an update on the refund.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)", please [click here](#)
- How to read GST entry in your Credit Card statement:

GST Entry	GST Type	Invoice Number	GST Rate %	State Code
SGST-VPS ***** - Rate 9.0 - 33****	SGST	VPS*****	9.0	33

"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

You're eligible for a higher **Credit Card limit.**

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Useful Links



Statement & Payment
related information



MITC (Most Important
Terms and Conditions)



Payment Options



Customer Rights Policy

DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113 HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

HARDIK KHANDELWAL

B-100 JANTA COLONY JAIPUR JAIPUR
JAIPUR 302004 RAJ

Email : HARDIKKHANDELWAL500@GMAIL.COM

Credit Card No. 485498XXXXXX5391

Alternate Account Number 0001010380003145390

Statement Date 12 Nov, 2025

Billing Period 13 Oct, 2025 - 12 Nov, 2025

REGALIA
GOLD

To update personal details : [Change of Address: click here](#) | [Change of email-id: click here](#) | [Change of Mobile number: click here](#)
To update any other personal details, please write a letter to : The Manager, HDFC Bank Cards Division, Door No 94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai - 600058

PREVIOUS STATEMENT DUES

PAYMENTS/CREDITS RECEIVED

PURCHASES/DEBIT (Current Billing Cycle)

FINANCE CHARGES

₹78,828.46



₹1,68,963.92



₹1,06,827.71



₹4,130.63



TOTAL AMOUNT DUE
₹20,823.00

TOTAL CREDIT LIMIT (Including Cash)

₹13,53,000

AVAILABLE CREDIT LIMIT

₹13,31,747

AVAILABLE CASH LIMIT

₹5,41,200

MINIMUM DUE DUE DATE
₹18,582.00 02 Dec, 2025

Past Dues
(if any)

OVER LIMIT
₹0.00

3 MONTHS +
₹0.00

2 MONTHS
₹0.00

1 MONTH
₹0.00

CURRENT DUES
₹18,581.87

MINIMUM DUES
₹18,582.00

Benefits on your card

Redeem Reward Points at
1RP = upto ₹0.50
value for Flights, Hotels &
Airmiles via **SmartBUY**

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Get ₹5000

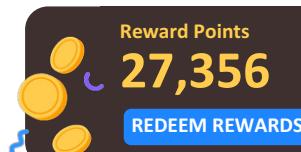
SmartBUY Flight Vouchers
on annual spends of ₹5L &
₹7.5L

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IMPORTANT INFORMATION

- THANK YOU FOR YOUR CARD MEMBERSHIP. WE ARE PLEASED TO INFORM YOU THAT YOUR CREDITLIMIT HAS BEEN ENHANCED.
- WEF NOVEMBER 1ST 2025, THE VALUE FOR CASHBACK REDEMPTION AGAINST THE STATEMENT BALANCE WILL BE UP TO 20 PAISE PER POINT.
- BANK WILL REPORT YOU AS DEFAULTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
- YOUR NOMINATED BANK ACCOUNT WILL BE DEBITED FOR THE REPAYMENT OF YOUR CREDIT CARD DUES ON THE PAYMENT DUE DATE



Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
24,308	3,048	0	0

POINTS EXPIRING IN 30 DAYS 0 IN 60 DAYS 0

* All contents of the statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement.
* The available credit limit showed herein takes into account charges incurred but not billed.

Your Card Control Setting As on : 12 Nov, 2025

Domestic Transaction

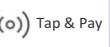


ENABLED

ENABLED

ENABLED

International Transaction



ENABLED

ENABLED

ENABLED



MODIFY ON MyCards

Card Control

Set Pin

Purchase Indicator / Insights (PI)

APPARELS
55%

GENERAL RETAIL GOODS
11%

EDUCATION
9%

ELECTRONICS
9%

MISC
16%

Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
HARDIK KHANDELWAL				
11/10/2025 23:24	Ice Cream CompanyGurgaon	+ 4	₹ 267.00	●
12/10/2025 00:00	IGST-VPS2628654410572-RATE 18.0 -08 (Ref# 0999999981012000498142)		₹ 67.50	
14/10/2025 17:04	GYFTR VIA SMARTBUYGURGAON	+ 24	₹ 1,000.00	●
16/10/2025 16:45	CURSOR USAGE SEPCUSR.COM	+ 8	₹ 428.77	●
18/10/2025 00:00	1% on all DCC Transaction (Ref# ST252920084000011575669)		₹ 4.29	

Get ₹1500 Gift Vouchers

from **Mynta** / **NYKA** / **Reliance digital**
& more on quarterly spends of ₹1.5L

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DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113
HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z2

Offers on your card

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Available on



Refer. Earn. Repeat.

Refer an HDFC Bank Credit Card and get Swiggy Vouchers upto ₹1000* every month.

[Refer Today >](#)



*T&C Apply

Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
18/10/2025 00:00	IGST-VPS2629295448287-RATE 18.0 -08 (Ref# ST252920084000011575669)		₹ 0.77	
18/10/2025 19:18	GYFTR SMARTBUY TWONEW DELHI	+ 192	₹ 7,336.87	●
23/10/2025 22:55	SB REDBUSBANGALORE	+ 12	₹ 472.50	○
25/10/2025 14:00	SHREE COMMERCIAL TEXTILJAIPUR	+ 624	₹ 23,400.00	●
26/10/2025 16:23	RELIANCE JIO INFOCOMMLOIDA		₹ 6,364.92	○
27/10/2025 21:49	RAZ*INTERVIEWREADYHTTPS://IN	+ 188	₹ 7,185.60	●
28/10/2025 17:15	TIMES PRIMEMUMBIAI		₹ 1.00	●
30/10/2025 00:00	IGST-VPS2630418643300-RATE 18.0 -08 (Ref# VT253040075030880000174)		₹ 1.88	
01/11/2025 21:30	ZOMATO LIMITEDGurugram		₹ 2,212.78	●
01/11/2025 13:10	LIVPURENEW DELHI	+ 136	₹ 5,148.00	●
01/11/2025 15:24	PANGHAT SAREES PVT LTDJAIPUR	+ 504	₹ 19,000.00	●
02/11/2025 23:35	SB REDBUSBANGALORE	+ 12	₹ 472.50	○
03/11/2025 00:33	GOOGLE CLOUD CYBS SIMUMBIAI		₹ 40.57	●
04/11/2025 00:00	LATE FEE (Ref# 17800186301104999786320)		₹ 1,300.00	
04/11/2025 00:00	IGST-VPS2630925818582-RATE 18.0 -08 (Ref# 17800186301104999786320)		₹ 234.00	
07/11/2025 20:02	CREDIT CARD PAYMENTNet Banking (Ref# 00000000001107015596887)		+ ₹ 1,68,963.92	
07/11/2025 21:15	CURSOR USAGE NOVCURSOR.COM	+ 12	₹ 505.28	●
07/11/2025 20:02	AMRIK SUKHDEV VAISHNODSONIPAT	+ 12	₹ 520.00	●
09/11/2025 00:00	1% on all DCC Transaction (Ref# ST253140084000011793800)		₹ 5.05	
09/11/2025 00:00	IGST-VPS2631436710081-RATE 18.0 -08 (Ref# ST253140084000011793800)		₹ 0.91	
09/11/2025 23:01	HAVELIMURTHAL	+ 32	₹ 1,308.00	●
10/11/2025 20:20	DUAL PYT REFUNDED TO AC X		₹ 13,634.01	
10/11/2025 12:53	SB REDBUSBANGALORE	+ 28	₹ 1,050.00	○
12/11/2025 00:00	OFFUS EMI,PRIN NB:03,00000128152552 (Ref# 0999999981112000494404)		₹ 14,144.34	
12/11/2025 00:00	OFFUS EMI,INT NBR:03,00000128152552 (Ref# 0999999981112000494412)		₹ 189.00	
12/11/2025 00:00	FINANCE CHARGES (Ref# 17800186301112999695780)		₹ 1,656.33	
12/11/2025 00:00	FINANCE CHARGES (Ref# 17800186301112999695790)		₹ 17.67	
12/11/2025 00:00	FINANCE CHARGES (Ref# 17800186301112999695800)		₹ 1,997.19	
12/11/2025 00:00	FINANCE CHARGES (Ref# 17800186301112999695810)		₹ 459.44	

DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113
HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z

International Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
29/10/2025 17:29	HARDIK KHANDELWAL OPENAIOPENAI.COM	USD 5.90	+ 12	₹ 521.74 ●
12/11/2025 00:00	CONSOLIDATED FCY MARKUP FEE (Ref# VT253040075030880000174)			₹ 10.43

*Transaction time captured in IST Zone.

Rewards Program Points Summary

SR NO.	PROGRAMS	BONUS POINTS
1	FCYConversion	1 pts
2	Regalia Gold MilestoneUpg 750K	1 pts
3	Regalia Gold Milestones Upg 40	1 pts
4	Retail Spends Greater50K	1 pts
5	Reward Points_on_Grocery	4 pts
6	Reward Points_on_Utility	168 pts
7	SmartBuy_Bonus_5X_RP_Promo 0000	160 pts
8	SmartBuy_Oct25_Bonus_5X_RP_Prom0000	912 pts
	Total	1248 pts

GST Summary

IGST	CGST	SGST	REVERSAL	TOTAL GST
₹305.06	₹0	₹0	₹0	₹305.06

*GST levied on statement date is always billed in the subsequent statement.

Important Information

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- Maintain a healthy credit status: Pay atleast minimum amount by the due date, or within 3 days after, to avoid Defaulter status with Credit Information Companies.
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- For type and details of insurance on your card please refer <http://www.hdfcbank.com/personal/pay/cards/credit-cards>. Insurance provider: HDFC ERGO. Toll Free: +800 08250825/01204507250 (Chargeable) Email: bankclaims@hdfcergo.com.T&C
- To Hotlist your credit card, login into Netbanking, please [click here](#) or call our phone banking numbers.
- Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance. The level of unpaid amount of the bill i.e., part payment beyond 'minimum amount due', at which the interest-free credit period benefits would not be available to cardholders.
- When the card member receives communication from Bank regarding a refund from the merchant for a transaction incurred kindly call Phone-Banking @ 1800 1600 / 1860 2600 to issue DD or to obtain an update on the refund.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)", please [click here](#)
- How to read GST entry in your Credit Card statement:

GST Entry	GST Type	Invoice Number	GST Rate %	State Code
SGST-VPS ***** - Rate 9.0 - 33****	SGST	VPS*****	9.0	33

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

You're eligible for a higher **Credit Card limit.**

Upgrade Now >



Useful Links



Statement & Payment
related information



MITC (Most Important
Terms and Conditions)



Payment Options



Customer Rights Policy

DUPLICATE Regalia Gold Credit Card Statement

HSN Code: 997113 HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

HARDIK KHANDELWAL

B-100 JANTA COLONY JAIPUR JAIPUR
JAIPUR 302004 RAJ
Email : HARDIKKHANDELWAL500@GMAIL.COM

Credit Card No. 485498XXXXXX5391

Alternate Account Number 0001010380003145390

Statement Date 12 Dec, 2025

Billing Period 13 Nov, 2025 - 12 Dec, 2025

REGALIA
GOLD

To update personal details : [Change of Address: click here](#) | [Change of email-id: click here](#) | [Change of Mobile number: click here](#)
To update any other personal details, please write a letter to : The Manager, HDFC Bank Cards Division, Door No 94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai - 600058

PREVIOUS STATEMENT DUES

PAYMENTS/CREDITS RECEIVED

PURCHASES/DEBIT (Current Billing Cycle)

FINANCE CHARGES

TOTAL AMOUNT DUE

₹20,822.88



₹27,199.80



₹70,441.48



₹0.00



₹64,065.00

TOTAL CREDIT LIMIT (Including Cash)

₹13,53,000

AVAILABLE CREDIT LIMIT

₹12,87,443

AVAILABLE CASH LIMIT

₹5,41,200

MINIMUM DUE

DUE DATE

₹3,270.00

01 Jan, 2026

Past Dues
(if any)

OVER LIMIT
₹0.00

3 MONTHS +
₹0.00

2 MONTHS
₹0.00

1 MONTH
₹0.00

CURRENT DUES
₹3,269.50

MINIMUM DUES
₹3,270.00

Benefits on your card

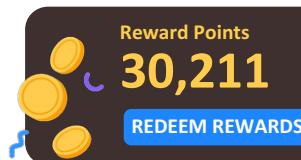
Redeem Reward Points at
1RP = upto ₹0.50
value for Flights, Hotels &
Airmiles via **SmartBUY**

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IMPORTANT INFORMATION

- WEF NOVEMBER 1ST 2025, THE VALUE FOR CASHBACK REDEMPTION AGAINST THE STATEMENT BALANCE WILL BE UP TO 20 PAISE PER POINT.
- BANK WILL REPORT YOU AS DEFaulTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
- YOUR NOMINATED BANK ACCOUNT WILL BE DEBITED FOR THE REPAYMENT OF YOUR CREDIT CARD DUES ON THE PAYMENT DUE DATE



Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
27,356	2,975	0	120

POINTS EXPIRING IN 30 DAYS 0 IN 60 DAYS 0

* All contents of the statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement.
* The available credit limit showed herein takes into account charges incurred but not billed.

Your Card Control Setting As on : 12 Dec, 2025

Domestic Transaction



ENABLED



ENABLED



ENABLED

International Transaction



ENABLED



ENABLED



ENABLED



MODIFY ON MyCards



Card Control



Set Pin

Purchase Indicator / Insights (PI)



APPARELS
37%



MEDICAL
30%



GROCERIES
14%



RESTAURANT
2%



MISC
18%

Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
HARDIK KHANDELWAL				
12/11/2025 16:26	CURSOR USAGE OCTCURSOR.COM	+ 8	₹ 430.49	●
12/11/2025 00:00	IGST-VPS2631748726959-RATE 18.0 -08 (Ref# 09999998112000494412)		₹ 34.02	
12/11/2025 00:00	IGST-VPS2631748726962-RATE 18.0 -08 (Ref# 1780018630112999695780)		₹ 298.14	
12/11/2025 00:00	IGST-VPS2631748726968-RATE 18.0 -08 (Ref# 1780018630112999695790)		₹ 3.18	
12/11/2025 00:00	IGST-VPS2631748726972-RATE 18.0 -08 (Ref# 1780018630112999695800)		₹ 359.49	

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DUPLICATE Regalia Gold Credit Card Statement

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HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

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Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
12/11/2025 00:00	IGST-VPS2631748726978-RATE 18.0 -08 (Ref# 17800186301112999695810)		₹ 82.70	
12/11/2025 00:00	SB REDBUSBANGALORE	- 24	+ ₹ 945.00	
14/11/2025 16:48	CREDIT CARD PAYMENTNet Banking (Ref# 00000000001114016801928)		+ ₹ 20,823.00	
14/11/2025 00:00	REV - LATE FEE (Ref# 17800186301104999786320)		+ ₹ 1,300.00	
14/11/2025 00:00	REF OF FINANCE CHARGE (Ref# 17800186301112999695780)		+ ₹ 1,656.33	
14/11/2025 00:00	REF OF FINANCE CHARGE (Ref# 17800186301112999695790)		+ ₹ 17.67	
14/11/2025 00:00	REF OF FINANCE CHARGE (Ref# 17800186301112999695800)		+ ₹ 1,997.19	
14/11/2025 00:00	REF OF FINANCE CHARGE (Ref# 17800186301112999695810)		+ ₹ 459.44	
14/11/2025 00:00	1% on all DCC Transaction (Ref# ST253190084000011524274)		₹ 4.31	
14/11/2025 00:00	IGST-VPS2631953746910-RATE 18.0 -08 (Ref# ST253190084000011524274)		₹ 0.78	
15/11/2025 21:06	DUAL PYT REFUNDED TO AC X		₹ 5,164.59	
15/11/2025 18:30	P A R K HOSPITALITY VEN JAIPUR	+ 28	₹ 1,055.00	●
17/11/2025 16:29	EMI SUPERYOUMUMBAI	+ 84	₹ 3,215.55	●
22/11/2025 12:51	EMI MANGLAM HOSPITALJAIPUR	+ 400	₹ 15,000.00	●
22/11/2025 13:11	HEMGURU MEDICOSJAIPUR		₹ 60.00	●
23/11/2025 12:34	RELIANCE RETAIL LIMBangalore	+ 16	₹ 701.00	●
23/11/2025 15:33	EMI HEMGURU MEDICOSJAIPUR	+ 116	₹ 4,357.00	●
25/11/2025 16:51	EMI SHREE COMMERCIAL TEXTILJAIPUR	+ 472	₹ 17,800.00	●
26/11/2025 11:50	MYNTRA VIA SMARTBUYGURGAON	+ 4	₹ 170.00	●
29/11/2025 19:55	EMI MYNTRA VIA SMARTBUYGURGAON	+ 148	₹ 5,608.00	●
01/12/2025 12:21	Myntra Designs Pvt LtdBANGALORE		₹ 1.00	●
06/12/2025 09:54	EMI RAZ*smallcase TechnologieBengaluru	+ 272	₹ 10,200.00	●
09/12/2025 09:01	EMI IHERB IHERR.COMiherb.com		₹ 5,823.51	●
11/12/2025 00:00	1% on all DCC Transaction (Ref# ST253460084000012543762)		₹ 58.24	
11/12/2025 00:00	IGST-VPS2634624947156-RATE 18.0 -08 (Ref# ST253460084000012543762)		₹ 10.48	
	NITIKA KHANDELWAL			
06/12/2025 20:30	PAX INNOVATION ICT SERVICBangalore		₹ 2.00	●
06/12/2025 20:31	smsplus23Gurgaon		₹ 2.00	●

Eligible for EMI

TRANSACTIONS

7

TOTAL AMOUNT

₹62,004.06

[CONVERT TO EMI](#)

Rewards Program Points Summary

SR NO.	PROGRAMS	BONUS POINTS
1	SmartBuy_Reversal of 4X 0000	-96 pts
2	Regalia Gold Milestones Upg 100	1 pts
3	Regalia Gold Milestones Upg 75	1 pts
4	Regalia Gold_5XRP_Select_merchants	608 pts
5	Retail Spends Greater50K	1 pts
6	Reward Points_on_Grocery	208 pts
7	SmartBuy_Bonus_5X_RP_Promo 0000	608 pts
Total		1331 pts

GST Summary

IGST	CGST	SGST	REVERSAL	TOTAL GST
₹788.79	₹0	₹0	₹0	₹788.79

*GST levied on statement date is always billed in the subsequent statement.

Important Information

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- Maintain a healthy credit status: Pay atleast minimum amount by the due date, or within 3 days after, to avoid Defaulter status with Credit Information Companies.**
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- For type and details of insurance on your card please refer <http://www.hdfcbank.com/personal/pay/cards/credit-cards>. Insurance provider: HDFC ERGO. Toll Free: +800 08250825/01204507250 (Chargeable) Email: bankclaims@hdfcergo.com.T&C
- To Hotlist your credit card, login into Netbanking, please [click here](#) or call our phone banking numbers.
- Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance. The level of unpaid amount of the bill i.e., part payment beyond 'minimum amount due', at which the interest-free credit period benefits would not be available to cardholders.
- When the card member receives communication from Bank regarding a refund from the merchant for a transaction incurred kindly call Phone-Banking @ 1800 1600 / 1860 2600 to issue DD or to obtain an update on the refund.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)", please [click here](#)
- How to read GST entry in your Credit Card statement:

GST Entry	GST Type	Invoice Number	GST Rate %	State Code
SGST-VPS ***** - Rate 9.0 - 33****	SGST	VPS*****	9.0	33

"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

Useful Links

