

## 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 Jan, 2026

Billing Period 13 Dec, 2025 - 12 Jan, 2026

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

₹64,064.56

-

₹67,215.00

+

₹52,630.53

+

₹0.00

=

₹49,480.00

TOTAL CREDIT LIMIT  
(Including Cash)

AVAILABLE CREDIT LIMIT

AVAILABLE CASH LIMIT

MINIMUM DUE

DUCE DATE

₹13,53,000

₹13,03,520

₹5,41,200

₹2,480.00

01 Feb, 2026

Past Dues  
(if any)

OVER LIMIT  
₹0.00

3 MONTHS +  
₹0.00

2 MONTHS  
₹0.00

1 MONTH  
₹0.00

CURRENT DUES  
₹2,480.00

MINIMUM DUES  
₹2,480.00

### Benefits on your card

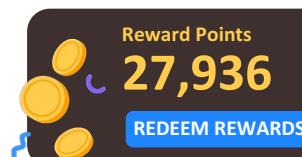
Redeem Reward Points at  
**1RP = upto ₹0.50**  
value for Flights, Hotels &  
Airmiles via **SmartBUY**

[Know More >](#)



### 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 DEFALTER 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 Disbursed Adjusted/Lapsed

30,211

1,433

3,628

80

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 Jan, 2026

Domestic Transaction



ENABLED



ENABLED



ENABLED

International Transaction



ENABLED



ENABLED



ENABLED



Card Control



MODIFY ON MyCards



Get ₹5000

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

[Know More >](#)



### Purchase Indicator / Insights (PI)

INSURANCE  
55%

GROCERIES  
15%

RESTAURANT  
8%

GENERAL RETAIL GOODS  
6%

MISC  
17%

### Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
<b>HARDIK KHANDELWAL</b>				
12/12/2025   19:33	YOUTUBEMUMBAI	+ 36	₹ 1,490.00	●
12/12/2025   12:06	MAX LIFEMUMBAI		₹ 2.01	●
13/12/2025   22:36	YATRA FLIGHT VIA SMARTBANGALORE	+ 20	₹ 778.00	●
14/12/2025   00:00	REDEMPTION PROC FEE (Ref# ST253490084000011584798)		₹ 99.00	
14/12/2025   00:00	IGST-VPS2634940055250-RATE 18.0 -08 (Ref# ST253490084000011584798)		₹ 17.82	
16/12/2025   22:30	ORBGEN TECHNOLOGIESGURGAON	+ 20	₹ 781.60	●

Get ₹1500 Gift  
Vouchers

from **Myatra** / **NKAA** / **Reliance digital**  
& more on quarterly spends  
of ₹1.5L

[Know More >](#)



# DUPLICATE Regalia Gold Credit Card Statement

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

## Offers on your card

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

[Know More >](#)


Explore deals and offers personalized for you on


[Explore Now >](#)


Explore exclusive offers with your card on PAYAPP 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
17/12/2025   23:34	ZOMATO LIMITEDGurugram		₹ 6,499.90	●
17/12/2025   23:52	SCOOPS AND CONESJAIPUR	+ 12	₹ 530.00	●
24/12/2025   14:41	ORBGEN TECHNOLOGIESGURGAON	+ 40	₹ 1,565.84	●
24/12/2025   22:31	PVR LIMITEDBANGALORE	+ 12	₹ 510.00	●
24/12/2025   21:45	GELATO VEGA CITY MALLBBANGALORE	+ 4	₹ 204.00	●
25/12/2025   09:26	DISTRICT DININGNEW DELHI		₹ 99.00	●
26/12/2025   20:08	DISTRICT DINING CYBSGURGAON		₹ 75.00	●
26/12/2025   22:37	DISTRICT DINING CYBSGURGAON	+ 64	₹ 2,441.00	●
28/12/2025   12:12	MAX LIFE CYBS SIMUMBAI		₹ 28,640.00	●
29/12/2025   12:11	ING*VISAGE LINES PERSOHTTPS://WW	+ 72	₹ 2,833.20	●
29/12/2025   09:46	BOMBAYSHAVINGCOMPANYNEW DELHI	+ 80	₹ 3,148.00	●
29/12/2025   00:00	BOMBAYSHAVINGCOMPANYNEW DELHI	- 80	+ ₹ 3,148.00	
30/12/2025   21:56	ADANI DIGITAL LABS PRIVATAhmedabad		₹ 2.00	●
30/12/2025   00:00	ADANI DIGITAL LABS PRIVATAhmedabad		+ ₹ 2.00	
31/12/2025   13:56	BLINK COMMERCE PVT LTDBANGALORE		₹ 550.00	●
01/01/2026   09:47	AUTOPAY THANK YOU (Ref# ST260020084000015173947)		+ ₹ 64,065.00	
04/01/2026   19:14	ZOMATO LIMITEDGurugram		₹ 206.16	●
05/01/2026   09:38	BLINKITGURGAON		₹ 319.00	●
09/01/2026   15:23	GREENS UNISEX SALON ANDBANGALORE	+ 12	₹ 562.00	●
09/01/2026   15:30	MEDPLUS HARALUKUNTE ROABANGALORE	+ 4	₹ 218.00	●
10/01/2026   21:41	FRESHCO HYPER BAZAARBangalore		₹ 124.00	●
10/01/2026   15:04	KUURAKU INDIA PRIVATELBENGALURU	+ 8	₹ 400.00	●
10/01/2026   12:53	AMESBANGALORE	+ 12	₹ 535.00	●

Eligible for

TRANSACTIONS

4

TOTAL AMOUNT

₹41,121.10

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## Rewards Program Points Summary

SR NO.	PROGRAMS	BONUS POINTS
1	Retail Spends Greater50K	1 pts
2	Reward Points_on_Grocery	196 pts

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## Rewards Program Points Summary

SR NO.	PROGRAMS	BONUS POINTS
3	Reward Points_on_Insurance	760 pts
4	SmartBuy_Bonus_5X_RP_Promo 0000	80 pts
	<b>Total</b>	<b>1037 pts</b>

## GST Summary

IGST	CGST	SGST	REVERSAL	TOTAL GST
₹17.82	₹0	₹0	₹0	₹17.82

\*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](mailto: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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