

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



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 DUE DATE
₹13,53,000		₹13,03,520		₹5,41,200				₹2,480.00 01 Feb, 2026

Past Dues (if any)	OVER LIMIT	3 MONTHS +	2 MONTHS	1 MONTH	CURRENT DUES	MINIMUM DUES
	₹0.00	₹0.00	₹0.00	₹0.00	₹2,480.00	₹2,480.00

Benefits on your card

Redeem Reward Points at

1RP = upto ₹0.50

value for Flights, Hotels & Airmiles via **SmartBUY**

Know More >

Get ₹5000

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

Know More >

Get ₹1500 Gift Vouchers

from **Myntra / NYKAA / Reliance digital** & more on quarterly spends of ₹1.5L

Know More >

IMPORTANT INFORMATION

1. WEF NOVEMBER 1ST 2025,THE VALUE FOR CASHBACK REDEMPTION AGAINST THE STATEMENT BALANCE WILL BE UP TO 20 PAISE PER POINT.

2. BANK WILL REPORT YOU AS DEFAULTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE

3. YOUR NOMINATED BANK ACCOUNT WILL BE DEBITED FOR THE REPAYMENT OF YOUR CREDIT CARD DUES ON THE PAYMENT DUE DATE

Reward Points	Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
27,936	30,211	1,433	3,628	80
REDEEM REWARDS	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	International Transaction
<div>Online POS ((o)) Tap &amp; Pay</div> <div>ENABLED ENABLED ENABLED</div>	<div>Online POS ((o)) Tap &amp; Pay</div> <div>ENABLED ENABLED ENABLED</div>
	<div>MyCards Card Control Set Pin</div> <div>MODIFY ON MyCards</div>

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
	HARDIK KHANDELWAL			
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-VPS263494005250-RATE 18.0 -08 (Ref# ST253490084000011584798)		₹ 17.82	
16/12/2025   22:30	ORBGEN TECHNOLOGIESGURGAON	+ 20	₹ 781.60	

Page 1 of 3

Offers on your card

Enjoy savings  
up to ₹50,000  
with **EASY EMI**  
on your card.

Know More >

Explore deals and offers  
personalized for you on

**MyCards**

Explore Now >

Explore exclusive offers  
with your card  
on **PAYZ APP SHOP**

Available on

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

Refer Today >

Domestic Transactions					
DATE & TIME		TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
17/12/2025   23:34	EMI	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 MALLBANGALORE	+ 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	EMI	MAX LIFE CYBS SIMUMBAI		₹ 28,640.00	●
29/12/2025   12:11	EMI	ING*VISAGE LINES PERSOHTTPS://WW	+ 72	₹ 2,833.20	●
29/12/2025   09:46	EMI	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 **EMI**

TRANSACTIONS  
4

TOTAL AMOUNT  
₹41,121.10

CONVERT TO EMI

Rewards Program Points Summary		
SR NO.	PROGRAMS	BONUS POINTS
1	Retail Spends Greater50K	1 pts
2	Reward Points_on_Grocery	196 pts

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
	Total	1037 pts

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](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