

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  
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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:12/04/2025	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 DEFAULTER 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.)
	<b>HARDIK KHANDELWAL</b>		
12/03/2025 20:58:42	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 DepartureBANGALORE		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.)
	<b>HARDIK KHANDELWAL</b>		
24/03/2025 23:45:09	Swiggy Bengaluru	68	2,560.00
24/03/2025 12:27:47	ZEPTO MARKETPLACE PRIVATEBangalore		116.00
27/03/2025 08:21:58	FRESHCO HYPER BAZAAR Bangalore		366.00
27/03/2025 19:56:32	ZOMATO NEW DELHI	4	172.45
28/03/2025 16:32:24	JIO PLATFORMS LIMITE MUMBAI		1,060.82
28/03/2025 21:10:26	CALIFORNIA BURRITO BANGALORE	4	293.00
28/03/2025 10:41:30	ZEPTO MARKETPLACE PRIVATEBangalore		270.00
29/03/2025 13:33:16	GO NATIVE LLP BANGALORE	48	1,926.00
29/03/2025 17:37:48	GOPALAN ENTERPRISES BANGALORE	20	800.00
29/03/2025 20:09:19	PAY*JUBILANT FOODWORKS WWW.DOMINO		401.00
30/03/2025 18:35:55	ZOMATO NEW DELHI	4	256.45
31/03/2025 09:53:12	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	Myntra 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



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 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

IMPORTANT INFORMATION

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

Domestic Transactions			
Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
	<b>HARDIK KHANDELWAL</b>		
24/04/2025 21:17:04	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



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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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			
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	<b>HARDIK KHANDELWAL</b>		
12/05/2025 19:22:06	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 HSBANGALORE	4	229.00
17/05/2025 18:17:37	Myntra 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 ANDBANGALORE	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	Myntra 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.)
	<b>HARDIK KHANDELWAL</b>		
03/06/2025 17:53:10	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



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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	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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REVISED WEF JUNE 2025 STMT REF MITC FOR DETAILS

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

Domestic Transactions			
Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
	<b>HARDIK KHANDELWAL</b>		
24/06/2025 08:51:51	BLINKIT ECOM GURGAON	12	503.00
25/06/2025 12:27:53	Blinkit BANGALORE		695.00
25/06/2025	IGST-VPS2617787363980-RATE 18.0 -08 (Ref# VT251770075035060000011)		3.11
26/06/2025 09:53:03	Swiggy Limited Bengaluru		153.00
27/06/2025 12:30:58	INSTAMART BANGALORE		257.00
28/06/2025 19:18:41	MANMATTERS COM MUMBAI		530.55
28/06/2025 20:21:16	Swiggy Limited Bengaluru		269.00
29/06/2025 16:48:53	BLINKIT GURGAON		204.00
30/06/2025 23:30:24	UBER INDIA SYSTE PVT LTD NOIDA	4	159.92
30/06/2025 21:18:53	Swiggy Bangalore		7,493.00
30/06/2025 10:12:27	UBER INDIA SYSTE PVT LTD NOIDA	4	288.00
30/06/2025 18:57:40	CHIN LUNG RESTO BAR BANGALORE	52	1,972.00
04/07/2025	HEYPURO VADODARA	- 24	999.00 Cr
05/07/2025 13:43:47	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



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 DEFAULTER 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 TOSCANO KORAMANGALA BANGALORE	60	2,389.00
13/07/2025 14:53:17	TELE TRANSFER CREDIT (Ref# ST251950083000010044011)		55,756.00 Cr
14/07/2025	IGST-VPS2619624229598-RATE 18.0 -08 (Ref# VT251960075039110000028)		1.55
15/07/2025	MYNTRA VIA SMARTBUY GURGAON	- 20	854.00 Cr
15/07/2025 19:19:16	WWW SWIGGY COM GURGAON	4	242.00
16/07/2025 10:03:42	FRESHCO HYPER BAZAAR Bangalore		449.00
16/07/2025	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.)
	<b>HARDIK KHANDELWAL</b>		
29/07/2025 20:57:02	UBER INDIA SYSTE PVT LTD NOIDA	4	195.97
29/07/2025 09:37:21	UBER INDIA SYSTE PVT LTD NOIDA	4	283.99
31/07/2025 10:36:34	UBER INDIA SYSTE PVT LTD NOIDA	8	303.72
01/08/2025 16:36:17	CURSOR USAGE MID AUG CURSOR.COM	48	1,823.00
02/08/2025 16:28:02	MYNTRA VIA SMARTBUY GURGAON	28	1,140.00
02/08/2025 16:50:03	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# 09999999980812000268523)	- 1116	41,877.34 Cr



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.485498XXXXX5391

Alternate Account Number0001010380003145390

Statement Date12 Sep, 2025

Billing Period13 Aug, 2025 - 12 Sep, 2025



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	DUE 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
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Benefits on your card

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

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T&C Apply

Get ₹5000  
**SmartBUY** Flight Vouchers  
on annual spends of ₹5L & ₹7.5L

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T&C Apply

Get ₹1500 Gift  
Vouchers  
from **Myntra / NYKAA / Reliance digital**  
& more on quarterly spends  
of ₹1.5L

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IMPORTANT INFORMATION

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

Reward Points	Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
20,563	17,672	2,891	0	0
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 Sep, 2025

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>
MyCards	MODIFY ON MyCards
Card Control	Set Pin

Purchase Indicator / Insights (PI)

INSURANCE 42%	TRAVEL 13%	GENERAL RETAIL GOODS 11%	MEDICAL 11%	MISC 23%
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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	LKST498BANGALORE	+ 220	₹ 8,399.00	
13/08/2025   00:00	IGST-VPS2622694642047-RATE 18.0 -08 (Ref# 0999999980813000690823)		₹ 53.82	
13/08/2025   22:52	BPPY CC PAYMENT DP015225225218V3x1P (Ref# ST252270083000010203316)		+ ₹ 20,465.00	

Offers on your card

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

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**MyCards**

Explore Now >

Explore exclusive offers with your card on **EPAY 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
16/08/2025   11:18	EMI	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 LTDBANGALORE	+ 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	EMI	MORJIM HOTELSMUMBAI	+ 80	₹ 3,005.00	
27/08/2025   15:57	EMI	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	EMI	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	EMI	SB YATRA FLIGHTBANGALORE	+ 140	₹ 5,291.00	
04/09/2025   10:19	EMI	RAZ*smallcase TechnologieBengaluru	+ 100	₹ 3,899.00	
05/09/2025   20:45		CALIFORNIA BURRITOBANGALORE	+ 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 LAYOUBANGALORE	+ 20	₹ 750.00	
08/09/2025   20:18		POPEYESBANGALORE	+ 8	₹ 365.40	
11/09/2025   16:59	EMI	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# 09999999980912000590478)		₹ 13,775.00	
12/09/2025   00:00		OFFUS EMI,INT NBR:01,00000128152552 (Ref# 09999999980912000590486)		₹ 949.00	

Eligible for **EMI**

TRANSACTIONS  
8

TOTAL AMOUNT  
₹75,078.81

CONVERT TO EMI

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](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



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.485498XXXXX5391

Alternate Account Number0001010380003145390

Statement Date12 Oct, 2025

Billing Period13 Sep, 2025 - 12 Oct, 2025



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
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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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Get ₹1500 Gift Vouchers  
from **Myntra / NYKAA / Reliance digital**  
& more on quarterly spends of ₹1.5L

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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

Reward Points	Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
24,308	20,563	3,745	0	0
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 Oct, 2025

Domestic Transaction	International Transaction	MyCards	MODIFY ON MyCards
Online POS Tap & Pay	Online POS Tap & Pay	Card Control	Set Pin
ENABLED	ENABLED	ENABLED	

Purchase Indicator / Insights (PI)

INSURANCE 25%	APPARELS 24%	RESTAURANT 23%	TRAVEL 12%	MISC 16%
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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# 09999999980912000590486)		₹ 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	



## Offers on your card

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

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**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
14/09/2025   00:00		IGST-VP52625872658712-RATE 18.0 -08 (Ref# ST252580084000011682900)		₹ 4.95	
14/09/2025   14:12	EMI	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 BURRITOBANGALORE		₹ 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	EMI	HOUSE OF CDC FASHION PGURUGRAM	+ 412	₹ 15,499.00	
21/09/2025   14:57	EMI	MyntraBangalore	+ 148	₹ 5,634.00	
22/09/2025   17:04		THIRD WAVE COFFEEBANGALORE	+ 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	EMI	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	EMI	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# 09999999981012000498134)		₹ 13,958.00	
12/10/2025  00:00	OFFUS EMI,INT NBR:02,00000128152552 (Ref# 09999999981012000498142)		₹ 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.**

**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. 485498XXXXX5391

Alternate Account Number 0001010380003145390

Statement Date 12 Nov, 2025

Billing Period 13 Oct, 2025 - 12 Nov, 2025



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
₹78,828.46	−	₹1,68,963.92	+	₹1,06,827.71	+	₹4,130.63	=	₹20,823.00
TOTAL CREDIT LIMIT (Including Cash)		AVAILABLE CREDIT LIMIT		AVAILABLE CASH LIMIT				MINIMUM DUE DUE DATE
₹13,53,000		₹13,31,747		₹5,41,200				₹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
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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 >](#)



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

Reward Points **27,356**

[REDEEM REWARDS](#)


POINTS EXPIRING IN 30 DAYS 0 IN 60 DAYS 0

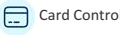

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
24,308	3,048	0	0

\* 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	International Transaction
<div>Online POS Tap &amp; Pay</div> <div>ENABLED ENABLED ENABLED</div>	<div>Online POS Tap &amp; Pay</div> <div>ENABLED ENABLED ENABLED</div>

 [MODIFY ON MyCards](#)

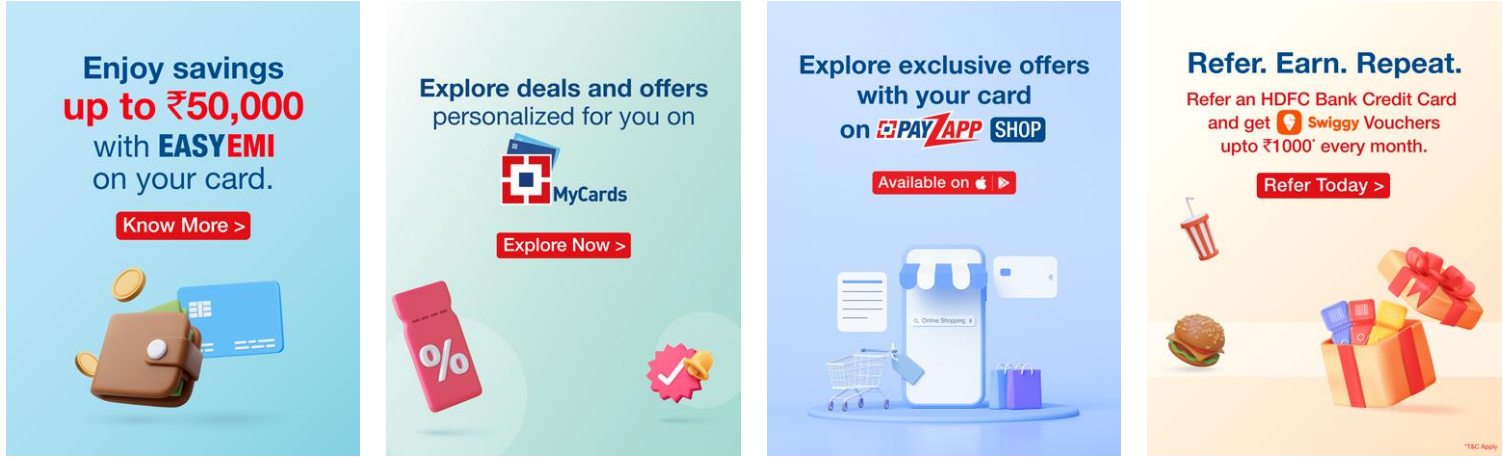
 Card Control  Set Pin

Purchase Indicator / Insights (PI)

APPARELS 55%	GENERAL RETAIL GOODS 11%	EDUCATION 9%	ELECTRONICS 9%	MISC 16%
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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# 09999999981012000498142)		₹ 67.50	
14/10/2025   17:04	GYFTR VIA SMARTBUYGURGAON	+ 24	₹ 1,000.00	
16/10/2025   16:45	CURSOR USAGE SEPCURSOR.COM	+ 8	₹ 428.77	
18/10/2025   00:00	1% on all DCC Transaction (Ref# ST252920084000011575669)		₹ 4.29	

Offers on your card



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 INFOCOMMLNOIDA		₹ 6,364.92	
27/10/2025   21:49	RAZ*INTERVIEWREADYHTTPS://IN	+ 188	₹ 7,185.60	
28/10/2025   17:15	TIMES PRIMEMUMBAI		₹ 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 SIMUMBAI		₹ 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# 09999999981112000494404)		₹ 14,144.34	
12/11/2025   00:00	OFFUS EMI,INT NBR:03,00000128152552 (Ref# 09999999981112000494412)		₹ 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	

International Transactions

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
	HARDIK KHADELWAL			
29/10/2025   17:29	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](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."

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. 485498XXXXX5391

Alternate Account Number 0001010380003145390

Statement Date 12 Dec, 2025

Billing Period 13 Nov, 2025 - 12 Dec, 2025



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)	AVAILABLE CREDIT LIMIT	AVAILABLE CASH LIMIT	MINIMUM DUE DUE DATE	
₹13,53,000	₹12,87,443	₹5,41,200	₹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
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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  
**30,211**  
 REDEEM REWARDS

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
 

Online

POS

Tap & Pay

ENABLED

ENABLED

ENABLED

International Transaction
 

Online

POS

Tap & Pay

ENABLED

ENABLED

ENABLED

MyCards

Card Control
 Set Pin

MODIFY ON MyCards

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# 09999999981112000494412)		₹ 34.02	
12/11/2025   00:00	IGST-VPS2631748726962-RATE 18.0 -08 (Ref# 17800186301112999695780)		₹ 298.14	
12/11/2025   00:00	IGST-VPS2631748726968-RATE 18.0 -08 (Ref# 17800186301112999695790)		₹ 3.18	
12/11/2025   00:00	IGST-VPS2631748726972-RATE 18.0 -08 (Ref# 17800186301112999695800)		₹ 359.49	

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
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	<span>EMI</span> SUPERYOUMUMBAI	+ 84	₹ 3,215.55	
22/11/2025  12:51	<span>EMI</span> 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	<span>EMI</span> HEMGURU MEDICOSJAIPUR	+ 116	₹ 4,357.00	
25/11/2025  16:51	<span>EMI</span> SHREE COMMERCIAL TEXTILJAIPUR	+ 472	₹ 17,800.00	
26/11/2025  11:50	MYNTRA VIA SMARTBUYGURGAON	+ 4	₹ 170.00	
29/11/2025  19:55	<span>EMI</span> MYNTRA VIA SMARTBUYGURGAON	+ 148	₹ 5,608.00	
01/12/2025  12:21	Myntra Designs Pvt LtdBANGALORE		₹ 1.00	
06/12/2025  09:54	<span>EMI</span> RAZ*smallcase TechnologieBengaluru	+ 272	₹ 10,200.00	
09/12/2025  09:01	<span>EMI</span> IHERB IHERB.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	
	<b>NITIKA KHANDELWAL</b>			
06/12/2025  20:30	PAX INNOVATION ICT SERVICEBangalore		₹ 2.00	
06/12/2025  20:31	smsplus23Gurgaon		₹ 2.00	

Eligible for EMI

TRANSACTIONS  
7

TOTAL AMOUNT  
₹62,004.06

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## 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
	<b>Total</b>	<b>1331 pts</b>

## 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](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](#)