

Name : HARDIK KHANDELWAL
 Email : HARDIKKHANDELWAL500@GMAIL.COM
 Address : B013 Residency Park HSR Layout
 BENGALURU-560102 KAR

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: 01/04/2025 Card No: 4023 59XX XXXX 1218
 AAN : 0001010420000921219

| Payment Due Date | Total Dues | Minimum Amount Due |
|------------------|------------------------|----------------------|
| 21/04/2025 | 7,642.00 | 390.00 |
| Credit Limit | Available Credit Limit | Available Cash Limit |
| 12,78,000 | 12,70,358 | 5,11,200 |

Account Summary

| Opening Balance | - | Payment/ Credits | + | Purchase/ Debits | + | Finance Charges | = | Total Dues |
|-----------------|---|------------------|---|------------------|---|-----------------|---|------------|
| 13,346.52 | | 13,347.00 | | 7,642.85 | | 0.00 | | 7,642.00 |

Past Dues (If any)

| Overlimit | 3 Months+ | 2 Months | 1 Month | Current Dues | Minimum Amount Due |
|-----------|-----------|----------|---------|--------------|--------------------|
| 0.00 | 0.00 | 0.00 | 0.00 | 390.00 | 390.00 |

IMPORTANT INFORMATION

- ADDITIONAL 3.5% NEUCOIN ON PARTNER TATA BRAND TRANSACTION IS SHOWN IN BONUS NEUCOINS SUMMARY AS ADD BRANDNAME. T&C
- BANK WILL REPORT YOU AS DEFaulTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
- 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 | Base NeuCoins* | Amount (in Rs.) |
|---------------------|--|----------------|-----------------|
| 02/03/2025 14:12:56 | HARDIK KHANDELWAL | | 13,347.00 Cr |
| 24/03/2025 17:52:37 | TELE TRANSFER CREDIT (Ref# ST250620083000010326448) RAZ*Tata Digital Private Mumbai | 108 | 7,218.00 |
| 26/03/2025 18:15:31 | RAZ*TATA DIGITAL PVT L HTTPS://PL | | 424.85 |

* Note: The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins: a) Base NeuCoins on eligible Insurance /Grocery /UPI /Utility /Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

NeuCoins Summary

| Opening NeuCoins with Bank | Total NeuCoins Earned (Base + Bonus) | NeuCoins transferred to Tata Neu | Adjusted/Lapsed | Closing NeuCoins with Bank |
|----------------------------|--------------------------------------|----------------------------------|-----------------|----------------------------|
| 667 | 397 | 667 | 0 | 397 |

Note:

- 'NeuCoins transferred to Tata Neu' have already been transferred and can be redeemed on Tata Neu.
- 'Closing NeuCoins with Bank' will be credited within 7 working days in your Tata Neu account, subject to Terms and Conditions.

3. To know more about Tata NeuCoins please visit: <https://www.tataneu.com/about-neupass>.

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.

Bonus NeuCoins Summary

| Srno | Programs | NeuCoins |
|------|----------------------|----------|
| 1 | Base_Grocery | 6 |
| 2 | Add_TajHotel_AirAsia | 253 |
| 3 | Add_1MG_Cult_Play | 15 |
| 4 | Add_TataPayment | 15 |
| | | |

Name : HARDIK KHANDELWAL
 Email : HARDIKKHANDELWAL500@GMAIL.COM
 Address : B013 Residency Park HSR Layout
 BENGALURU-560102 KAR

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: 01/05/2025 Card No: 4023 59XX XXXX 1218
 AAN: 0001010420000921219

| Payment Due Date | Total Dues | Minimum Amount Due |
|------------------|------------------------|----------------------|
| 21/05/2025 | 4,839.00 | 250.00 |
| Credit Limit | Available Credit Limit | Available Cash Limit |
| 12,78,000 | 12,73,161 | 5,11,200 |

Account Summary

| Opening Balance | - | Payment/Credits | + | Purchase/Debits | + | Finance Charges | = | Total Dues |
|-----------------|---|-----------------|---|-----------------|---|-----------------|---|------------|
| 7,642.37 | | 7,642.00 | | 4,838.39 | | 0.00 | | 4,839.00 |

Past Dues (If any)

| Overlimit | 3 Months+ | 2 Months | 1 Month | Current Dues | Minimum Amount Due |
|-----------|-----------|----------|---------|--------------|--------------------|
| 0.00 | 0.00 | 0.00 | 0.00 | 250.00 | 250.00 |

IMPORTANT INFORMATION

- ADDITIONAL 3.5% NEUCOIN ON PARTNER TATA BRAND TRANSACTION IS SHOWN IN BONUS NEUCOINS SUMMARY AS ADD BRANDNAME. T&C
- BANK WILL REPORT YOU AS DEFALUTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
- 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 | Base NeuCoins* | Amount (in Rs.) |
|---------------------|---|----------------|-----------------|
| 02/04/2025 17:55:38 | HARDIK KHANDELWAL | | |
| 19/04/2025 16:21:46 | TELE TRANSFER CREDIT (Ref# ST250940083000010056041) | | 7,642.00 Cr |
| 21/04/2025 19:16:32 | ZOMATO NEW DELHI | 4 | 247.00 |
| 22/04/2025 20:02:53 | ZOMATO NEW DELHI | 3 | 232.80 |
| 25/04/2025 17:54:45 | ZOMATO NEW DELHI | 3 | 184.45 |
| 26/04/2025 15:41:21 | ZOMATO NEW DELHI | 6 | 413.20 |
| 26/04/2025 13:03:43 | ZOMATO NEW DELHI | 4 | 280.73 |
| 26/04/2025 18:33:28 | TATA 1MG HEALTHCARE DELHI | 29 | 1,915.00 |
| 27/04/2025 10:18:15 | ZOMATO NEW DELHI | 5 | 312.00 |
| 28/04/2025 18:17:38 | ZOMATO NEW DELHI | 3 | 213.05 |
| 28/04/2025 09:51:26 | ZOMATO NEW DELHI | 5 | 344.51 |
| 29/04/2025 14:11:49 | ZOMATO NEW DELHI | 3 | 211.45 |
| 29/04/2025 09:16:24 | Dreamfolks Services Pr Gurgaon | | 2.00 |
| | ZOMATO NEW DELHI | 7 | 482.20 |

* Note: The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins: a) Base NeuCoins on eligible Insurance /Grocery /UPI /Utility /Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

NeuCoins Summary

| Opening NeuCoins with Bank | Total NeuCoins Earned (Base + Bonus) | NeuCoins transferred to Tata Neu | Adjusted/Lapsed | Closing NeuCoins with Bank |
|----------------------------|--------------------------------------|----------------------------------|-----------------|----------------------------|
| 397 | 139 | 397 | 0 | 139 |

Note:

- 'NeuCoins transferred to Tata Neu' have already been transferred and can be redeemed on Tata Neu.
- 'Closing NeuCoins with Bank' will be credited within 7 working days in your Tata Neu account, subject to Terms and Conditions.

3. To know more about Tata NeuCoins please visit: <https://www.tataneu.com/about-neupass>.

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.

Bonus NeuCoins Summary

| Srno | Programs | NeuCoins |
|------|-------------------|----------|
| 1 | Add_1MG_Cult_Play | 67 |

Name : HARDIK KHANDELWAL
 Email : HARDIKKHANDELWAL500@GMAIL.COM
 Address : B013 Residency Park HSR Layout
 BENGALURU-560102 KAR

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: 01/06/2025 | Card No: 4023 59XX XXXX 1218 AAN: 0001010420000921219 | |
| Payment Due Date | Total Dues | Minimum Amount Due |
| 21/06/2025 | 3,779.00 | 200.00 |
| Credit Limit | Available Credit Limit | Available Cash Limit |
| 12,78,000 | 12,74,221 | 5,11,200 |

| Account Summary | | | | | | | | |
|-----------------|---|-----------------|---|-----------------|---|-----------------|---|------------|
| Opening Balance | - | Payment/Credits | + | Purchase/Debits | + | Finance Charges | = | Total Dues |
| 4,838.76 | | 4,839.00 | | 3,779.23 | | 0.00 | | 3,779.00 |

| Past Dues (If any) | | | | | |
|--------------------|-----------|----------|---------|--------------|--------------------|
| Overlimit | 3 Months+ | 2 Months | 1 Month | Current Dues | Minimum Amount Due |
| 0.00 | 0.00 | 0.00 | 0.00 | 200.00 | 200.00 |

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
- 3 W.E.F 10JUN25, SPEND RS.50,000 OR MORE IN A CALENDAR QUARTER TO AVAIL DOMESTIC AIRPORT LOUNGE BENEFIT VIA VOUCHER. T&CS

Domestic Transactions

| Date | Transaction Description | Base NeuCoins* | Amount (in Rs.) |
|---------------------|---|----------------|-----------------|
| 06/05/2025 11:46:21 | HARDIK KHANDELWAL | | |
| 06/05/2025 11:46:22 | TELE TRANSFER CREDIT (Ref# ST251270083000010194374) | | 4,839.00 Cr |
| 06/05/2025 19:56:49 | ZOMATO NEW DELHI | 5 | 348.87 |
| 07/05/2025 19:48:32 | ZOMATO NEW DELHI | 2 | 107.06 |
| 10/05/2025 19:39:04 | ZOMATO NEW DELHI | 6 | 405.72 |
| 11/05/2025 15:37:17 | 1MG HEALTHCARE SOLU GURGAON | 16 | 1,040.42 |
| 13/05/2025 10:01:37 | ZOMATO NEW DELHI | 5 | 360.22 |
| 17/05/2025 19:03:25 | ZOMATO NEW DELHI | 3 | 175.43 |
| 18/05/2025 16:26:06 | ZOMATO NEW DELHI | 4 | 294.46 |
| 18/05/2025 10:23:04 | ZOMATO NEW DELHI | 6 | 373.18 |
| 19/05/2025 10:06:25 | ZOMATO NEW DELHI | 4 | 276.15 |
| 23/05/2025 13:28:32 | ZOMATO NEW DELHI | 3 | 183.43 |
| | | 3 | 214.29 |

* Note: The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins: a) Base NeuCoins on eligible Insurance /Grocery /UPI /Utility /Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

NeuCoins Summary

| Opening NeuCoins with Bank | Total NeuCoins Earned (Base + Bonus) | NeuCoins transferred to Tata Neu | Adjusted/Lapsed | Closing NeuCoins with Bank |
|----------------------------|--------------------------------------|----------------------------------|-----------------|----------------------------|
| 139 | 93 | 139 | 0 | 93 |

Note:

1. 'NeuCoins transferred to Tata Neu' have already been transferred and can be redeemed on Tata Neu.
2. 'Closing NeuCoins with Bank' will be credited within 7 working days in your Tata Neu account, subject to Terms and Conditions.
3. To know more about Tata NeuCoins please visit: <https://www.tataneu.com/about-neupass>.

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.

Bonus NeuCoins Summary

| Srno | Programs | NeuCoins |
|------|-------------------|----------|
| 1 | Add_1MG_Cult_Play | 36 |

Name : HARDIK KHANDELWAL
 Email : HARDIKKHANDELWAL500@GMAIL.COM
 Address : B013 Residency Park HSR Layout
 BENGALURU-560102 KAR

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: 01/07/2025 | Card No: 4023 59XX XXXX 1218 AAN: 0001010420000921219 | |
| Payment Due Date | Total Dues | Minimum Amount Due |
| 21/07/2025 | 3,869.00 | 1,969.00 |
| Credit Limit | Available Credit Limit | Available Cash Limit |
| 12,78,000 | 12,73,902 | 5,11,200 |

| Account Summary | | | | | | | | |
|-----------------|---|-----------------|---|-----------------|---|-----------------|---|------------|
| Opening Balance | - | Payment/Credits | + | Purchase/Debits | + | Finance Charges | = | Total Dues |
| 3,778.99 | | 3,779.00 | | 3,869.17 | | 0.00 | | 3,869.00 |

| Past Dues (If any) | | | | | |
|--------------------|-----------|----------|---------|--------------|--------------------|
| Overlimit | 3 Months+ | 2 Months | 1 Month | Current Dues | Minimum Amount Due |
| 0.00 | 0.00 | 0.00 | 0.00 | 1,968.82 | 1,969.00 |

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
3. W.E.F 10JUN25, SPEND RS.50,000 OR MORE IN A CALENDAR QUARTER TO AVAIL DOMESTIC AIRPORT LOUNGE BENEFIT VIA VOUCHER. T&CS

Domestic Transactions

| Date | Transaction Description | Base NeuCoins* | Amount (in Rs.) |
|---------------------|---|----------------|-----------------------|
| 03/06/2025 18:20:32 | HARDIK KHANDELWAL | | |
| 18/06/2025 17:05:26 | TELE TRANSFER CREDIT (Ref# ST251550083000010017545) RAZ*Kogent Design Mumbai | 13 | 3,779.00 Cr 899.00 |
| 21/06/2025 | IGST-VPS2617381251115-RATE 18.0 -29 (Ref# 19999999980621999986620) | | 269.82 |
| 21/06/2025 | RENEWAL MEMBERSHIP FEE (Ref# 19999999980621999986620) | | 1,499.00 |
| 28/06/2025 13:10:01 | ZOMATO NEW DELHI | 4 | 299.50 |
| 29/06/2025 16:08:20 | ZOMATO NEW DELHI | 14 | 901.85 |

* Note: The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins: a) Base NeuCoins on eligible Insurance /Grocery /UPI /Utility /Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

NeuCoins Summary

| Opening NeuCoins with Bank | Total NeuCoins Earned (Base + Bonus) | NeuCoins transferred to Tata Neu | Adjusted/Lapsed | Closing NeuCoins with Bank |
|----------------------------|--------------------------------------|----------------------------------|-----------------|----------------------------|
| 93 | 31 | 93 | 0 | 31 |

Note:

1. 'NeuCoins transferred to Tata Neu' have already been transferred and can be redeemed on Tata Neu.
2. 'Closing NeuCoins with Bank' will be credited within 7 working days in your Tata Neu account, subject to Terms and Conditions.
3. To know more about Tata NeuCoins please visit: <https://www.tataneu.com/about-neupass>.

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.

GST Summary

| IGST | CGST | SGST | Reversal | Total |
|-------------|-------------|-------------|-----------------|--------------|
| 269.82 | 0.00 | 0.00 | 0.00 | 269.82 |

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

Name : HARDIK KHANDELWAL
 Email : HARDIKKHANDELWAL500@GMAIL.COM
 Address : B013 Residency Park HSR Layout
 BENGALURU-560102 KAR

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: 01/08/2025 **Card No:** 4023 59XX XXXX 1218
AAN: 0001010420000921219

| Payment Due Date | Total Dues | Minimum Amount Due |
|------------------|------------------------|----------------------|
| 21/08/2025 | 12,683.00 | 3,922.00 |
| Credit Limit | Available Credit Limit | Available Cash Limit |
| 12,78,000 | 12,65,140 | 5,11,200 |

Account Summary

| Opening Balance | - | Payment/Credits | + | Purchase/Debits | + | Finance Charges | = | Total Dues |
|-----------------|---|-----------------|---|-----------------|---|-----------------|---|------------|
| 3,869.16 | | 4,151.50 | | 12,965.35 | | 0.00 | | 12,683.00 |

Past Dues (If any)

| Overlimit | 3 Months+ | 2 Months | 1 Month | Current Dues | Minimum Amount Due |
|-----------|-----------|----------|---------|--------------|--------------------|
| 0.00 | 0.00 | 0.00 | 0.00 | 3,921.74 | 3,922.00 |

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
- 3 W.E.F 10JUN25, SPEND RS.50,000 OR MORE IN A CALENDAR QUARTER TO AVAIL DOMESTIC AIRPORT LOUNGE BENEFIT VIA VOUCHER. T&CS

Domestic Transactions

| Date | Transaction Description | Base NeuCoins* | Amount (in Rs.) |
|---------------------|--|----------------|-----------------|
| 01/07/2025 19:45:31 | HARDIK KHANDELWAL | | |
| 02/07/2025 09:35:31 | ZOMATO NEW DELHI | 3 | 229.26 |
| 03/07/2025 09:48:23 | ZOMATO NEW DELHI | 5 | 358.47 |
| 04/07/2025 10:16:46 | ZOMATO NEW DELHI | 3 | 214.74 |
| 06/07/2025 10:03:47 | ZOMATO NEW DELHI | 5 | 354.68 |
| 07/07/2025 19:47:19 | ZOMATO NEW DELHI | 3 | 216.78 |
| 07/07/2025 19:46:39 | ZOMATO NEW DELHI | 4 | 30.00 |
| 08/07/2025 | IGST-VPS2619006106831-RATE 18.0 -29 (Ref# ST251900084000010760480) | | 268.56 |
| 08/07/2025 08:35:11 | TELE TRANSFER CREDIT (Ref# ST251900083000010170098) | | 423.45 |
| 08/07/2025 | PPLoungeFee 02052025 Danang 0+1 (Ref# ST251900084000010764031) | | 3,869.00 Cr |
| 08/07/2025 | PPLoungeFee 05052025 Hanoi 1+0 (Ref# ST251900084000010760480) | | 2,352.51 |
| 08/07/2025 20:36:48 | ZOMATO NEW DELHI | 3 | 2,352.51 |
| 08/07/2025 | IGST-VPS2619006106833-RATE 18.0 -29 (Ref# ST251900084000010764031) | | 179.59 |
| 13/07/2025 12:07:47 | ZOMATO NEW DELHI | 5 | 423.45 |
| 14/07/2025 12:48:29 | ZOMATO NEW DELHI | 22 | 323.49 |
| 18/07/2025 09:43:22 | ZOMATO NEW DELHI | 3 | 1,466.25 |
| 18/07/2025 19:47:35 | ZOMATO NEW DELHI | 1 | 198.05 |
| | | | 90.56 |

| Domestic Transactions | | | |
|------------------------------|------------------------------------|-----------------------|------------------------|
| Date | Transaction Description | Base NeuCoins* | Amount (in Rs.) |
| 19/07/2025 21:21:32 | HARDIK KHANDELWAL | | |
| 21/07/2025 16:42:59 | ZOMATO NEW DELHI | 5 | 356.23 |
| 21/07/2025 16:48:27 | INNOVATIVE RETAIL CONCEP Bangalore | | 726.33 |
| 21/07/2025 10:29:13 | 1MG HEALTHCARE SOLU GURGAON | 10 | 662.20 |
| 25/07/2025 21:12:59 | ZOMATO NEW DELHI | 3 | 206.13 |
| 25/07/2025 14:35:13 | ZOMATO NEW DELHI | 4 | 252.83 |
| 26/07/2025 18:39:41 | ZOMATO NEW DELHI | 5 | 309.16 |
| 29/07/2025 19:04:34 | ZOMATO NEW DELHI | 4 | 243.77 |
| 30/07/2025 21:14:15 | ZOMATO NEW DELHI | 5 | 319.33 |
| 31/07/2025 | ZOMATO NEW DELHI | 2 | 124.52 |
| 31/07/2025 | ZOMATO NEW DELHI | -4 | 252.50 Cr |
| 31/07/2025 21:22:35 | ZOMATO NEW DELHI | | 30.00 Cr |
| 31/07/2025 20:30:22 | ZOMATO NEW DELHI | 4 | 30.00 |
| | | | 252.50 |

* Note: The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins: a) Base NeuCoins on eligible Insurance /Grocery /UPI /Utility /Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

| NeuCoins Summary | | | | |
|-----------------------------------|---|---|------------------------|-----------------------------------|
| Opening NeuCoins with Bank | Total NeuCoins Earned (Base + Bonus) | NeuCoins transferred to Tata Neu | Adjusted/Lapsed | Closing NeuCoins with Bank |
| 31 | 158 | 31 | 4 | 154 |

Note:

- 'NeuCoins transferred to Tata Neu' have already been transferred and can be redeemed on Tata Neu.
 - 'Closing NeuCoins with Bank' will be credited within 7 working days in your Tata Neu account, subject to Terms and Conditions.
 - To know more about Tata NeuCoins please visit: <https://www.tataneu.com/about-neupass>.
- 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.

Bonus NeuCoins Summary

| Srno | Programs | NeuCoins |
|------|-------------------|----------|
| 1 | Add_1MG_Cult_Play | 23 |
| 2 | Add_BigBasket | 25 |
| 3 | Base_Grocery | 11 |

GST Summary

| IGST | CGST | SGST | Reversal | Total |
|--------|------|------|----------|--------|
| 846.90 | 0.00 | 0.00 | 0.00 | 846.90 |

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

DUPPLICATE Tata Neu Infinity HDFC Bank Credit Card Statement

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



HARDIK KHANDELWAL

B013 Residency Park HSR Layout
BENGALURU 560102 KAR
Email : HARDIKKHANDELWAL500@GMAIL.COM

Credit Card No. 402359XXXXXX1218

Alternate Account Number 0001010420000921219

Statement Date 01 Sep, 2025

Billing Period 02 Aug, 2025 - 01 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

₹12,683.01

-

₹12,683.00

+

₹618.97

+

₹0.00

=

₹619.00

TOTAL CREDIT LIMIT (Including Cash)

AVAILABLE CREDIT LIMIT

AVAILABLE CASH LIMIT

TOTAL AMOUNT DUE

₹12,78,000

₹12,77,381

₹5,11,200

MINIMUM DUE

DUCE DATE

₹200.00

21 Sep, 2025

Past Dues
(if any)

OVER LIMIT
₹0.00

3 MONTHS +
₹0.00

2 MONTHS
₹0.00

1 MONTH
₹0.00

CURRENT DUES
₹200.00

MINIMUM DUES
₹200.00

Benefits on your card

All your HDFC Bank Cards.
Manage it all on



[Know More >](#)



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
- W.E.F 10JUN25, SPEND RS.50,000 OR MORE IN A CALENDAR QUARTER TO AVAIL DOMESTIC AIRPORT LOUNGE BENEFIT VIA VOUCHER. T&CS

NeuCoins with Bank



Opening NeuCoins with Bank

154

NeuCoins Earned (Base+Bonus)

10

NeuCoins Transferred to Tata Neu

154

Adjusted/Lapsed

0

Note:

- 'NeuCoins transferred to Tata Neu' have already been transferred and can be redeemed on Tata Neu.
- 'Closing NeuCoins with Bank' will be credited within 7 working days in your Tata Neu account, Subject to Terms and Conditions.
- To know more about Tata NeuCoins please visit: <https://www.tataneu.com/about-neupass>.
- 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 : 01 Sep, 2025

Domestic Transaction



ENABLED



ENABLED



ENABLED

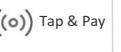
International Transaction



ENABLED



ENABLED



ENABLED



MODIFY ON MyCards



Set Pin

Save up to 5% on Tata Neu
Redeem NeuCoins

1 NeuCoin = ₹1 savings



Share the benefits,
Simplify the spends.

Get an HDFC Bank
Add-on Credit Card.

[Apply Now >](#)



Purchase Indicator / Insights (PI)

RESTAURANT
100%

Domestic Transactions

| DATE & TIME | TRANSACTION DESCRIPTION | Base NeuCoins* | AMOUNT | PI |
|--------------------------|-------------------------|----------------|----------|----|
| HARDIK KHANDELWAL | | | | |
| 01/08/2025 15:40 | ZOMATONEW DELHI | + 3 | ₹ 176.80 | ● |
| 02/08/2025 14:04 | ZOMATONEW DELHI | + 3 | ₹ 205.77 | ● |

DUPLICATE Tata Neu Infinity HDFC Bank Credit Card Statement

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

Offers on your card

Get **5%** savings on your **Daily Needs**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Electronics**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Fashion**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Bill Payments**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Domestic Transactions

| DATE & TIME | TRANSACTION DESCRIPTION | Base NeuCoins* | AMOUNT | PI |
|--------------------|---|----------------|---------------|----|
| 03/08/2025 18:42 | ZOMATONEW DELHI | + 4 | ₹ 236.40 | ● |
| 04/08/2025 22:45 | CREDIT CARD PAYMENTNet Banking (Ref# 00000000000804016741147) | | + ₹ 12,683.00 | |

Note:

The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins:

a) Base NeuCoins on eligible Insurance/Grocery/UPI/Utility/Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle.

b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

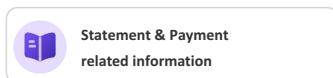
Important Information

- 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:

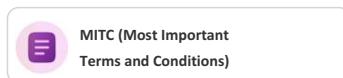
| GST Entry | GST Type | Invoice Number | GST Rate % | State Code |
|-----------------------------------|----------|----------------|------------|------------|
| SGST-VPS ***** - Rate 9.0 - 33*** | SGST | VPS***** | 9.0 | 33 |

"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."

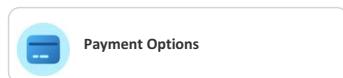
Useful Links



Statement & Payment related information



MITC (Most Important Terms and Conditions)



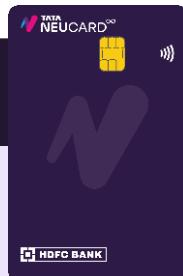
Payment Options



Customer Rights Policy

DUPPLICATE Tata Neu Infinity HDFC Bank Credit Card Statement

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



HARDIK KHANDELWAL

B013 Residency Park HSR Layout
BENGALURU 560102 KAR
Email : HARDIKKHANDELWAL500@GMAIL.COM

Credit Card No. 402359XXXXXX1218

Alternate Account Number 0001010420000921219

Statement Date 01 Oct, 2025

Billing Period 02 Sep, 2025 - 01 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

₹618.98

-

₹856.55

+

₹3,470.66

+

₹0.00

=

TOTAL AMOUNT DUE

₹3,233.00

TOTAL CREDIT LIMIT (Including Cash)

AVAILABLE CREDIT LIMIT

AVAILABLE CASH LIMIT

MINIMUM DUE

DUUE DATE

₹12,78,000

₹12,74,767

₹5,11,200

₹200.00

21 Oct, 2025

Past Dues
(if any)

OVER LIMIT
₹0.00

3 MONTHS +
₹0.00

2 MONTHS
₹0.00

1 MONTH
₹0.00

CURRENT DUES
₹200.00

MINIMUM DUES
₹200.00

Benefits on your card

All your HDFC Bank Cards.
Manage it all on



[Know More >](#)



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
- W.E.F 10JUN25, SPEND RS.50,000 OR MORE IN A CALENDAR QUARTER TO AVAIL DOMESTIC AIRPORT LOUNGE BENEFIT VIA VOUCHER. T&CS



NeuCoins with Bank

Opening NeuCoins with
Bank

10

NeuCoins Earned
(Base+Bonus)

65

NeuCoins Transferred
to Tata Neu

10

Adjusted/Lapsed

4

Note:

- 'NeuCoins transferred to Tata Neu' have already been transferred and can be redeemed on Tata Neu.
- 'Closing NeuCoins with Bank' will be credited within 7 working days in your Tata Neu account, Subject to Terms and Conditions.
- To know more about Tata NeuCoins please visit: <https://www.tataneu.com/about-neupass>.
- 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 : 01 Oct, 2025

Domestic Transaction



ENABLED



ENABLED



ENABLED

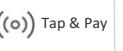
International Transaction



ENABLED



ENABLED



ENABLED



MODIFY ON MyCards

[Card Control](#)

[Set Pin](#)

Save up to 5% on Tata Neu
Redeem NeuCoins

1 NeuCoin = ₹1 savings



Purchase Indicator / Insights (PI)

RESTAURANT
90%

MEDICAL
10%

Share the benefits,
Simplify the spends.

Get an HDFC Bank
Add-on Credit Card.

[Apply Now >](#)



Domestic Transactions

DATE & TIME

TRANSACTION DESCRIPTION

Base NeuCoins*

AMOUNT PI

HARDIK KHANDELWAL

03/09/2025 | 12:34

BPPY CC PAYMENT DP015246123410s8qZU (Ref#
ST252470083000010425014)

+ ₹ 619.00

09/09/2025 | 20:04

ZOMATONEW DELHI

+ 4

₹ 234.20

DUPLICATE Tata Neu Infinity HDFC Bank Credit Card Statement

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

Offers on your card

Get **5%** savings on your **Daily Needs**

on 



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Electronics**

on 



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Fashion**

on 



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Bill Payments**

on 



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Domestic Transactions

| DATE & TIME | TRANSACTION DESCRIPTION | Base NeuCoins* | AMOUNT | PI |
|--------------------|---------------------------------|----------------|------------|----|
| 12/09/2025 20:02 | ZOMATONEW DELHI | + 5 | ₹ 357.78 | ● |
| 13/09/2025 11:18 | ZOMATONEW DELHI | + 3 | ₹ 192.12 | ● |
| 14/09/2025 16:57 | ZOMATONEW DELHI | + 3 | ₹ 219.12 | ● |
| 20/09/2025 12:38 | ZOMATONEW DELHI | + 8 | ₹ 513.64 | ● |
| 20/09/2025 13:12 | ZOMATONEW DELHI | | ₹ 20.00 | ● |
| 21/09/2025 11:21 | ZOMATONEW DELHI | + 5 | ₹ 313.04 | ● |
| 22/09/2025 10:20 | ZOMATONEW DELHI | + 4 | ₹ 237.55 | ● |
| 22/09/2025 10:23 | ZOMATONEW DELHI | + 3 | ₹ 188.96 | ● |
| 22/09/2025 00:00 | ZOMATONEW DELHI | - 4 | + ₹ 237.55 | |
| 23/09/2025 09:14 | ZOMATONEW DELHI | + 2 | ₹ 120.80 | ● |
| 25/09/2025 09:41 | ZOMATONEW DELHI | + 4 | ₹ 258.40 | ● |
| 26/09/2025 11:59 | TATA 1MG HEALTHCARE SONEW DELHI | + 5 | ₹ 356.40 | ● |
| 26/09/2025 17:47 | ZOMATONEW DELHI | + 4 | ₹ 234.56 | ● |
| 28/09/2025 17:21 | ZOMATONEW DELHI | + 3 | ₹ 224.09 | ● |

Note:

The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins:

a) Base NeuCoins on eligible Insurance/Grocery/UPI/Utility/Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle.

b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

Bonus NeuCoins Summary

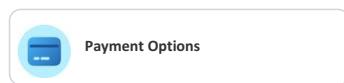
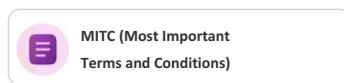
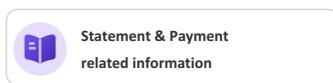
| SR NO. | PROGRAMS | Bonus NeuCoins |
|--------|-------------------|----------------|
| 1 | Add_1MG_Cult_Play | 12 |
| | Total | 12 |

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:

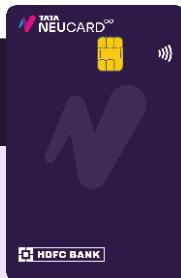
| GST Entry | GST Type | Invoice Number | GST Rate % | State Code |
|------------------------------------|----------|----------------|------------|------------|
| SGST-VPS ***** - Rate 9.0 - 33**** | SGST | VPS***** | 9.0 | 33 |

"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

DUPPLICATE Tata Neu Infinity HDFC Bank Credit Card Statement

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



HARDIK KHANDELWAL

B013 Residency Park HSR Layout
BENGALURU 560102 KAR
Email : HARDIKKHANDELWAL500@GMAIL.COM

Credit Card No. 402359XXXXXX1218

Alternate Account Number 0001010420000921219

Statement Date 01 Nov, 2025

Billing Period 02 Oct, 2025 - 01 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

₹3,233.09

-

₹3,233.00

+

₹1,471.58

+

₹0.00

=

TOTAL AMOUNT DUE

₹1,472.00

TOTAL CREDIT LIMIT (Including Cash)

AVAILABLE CREDIT LIMIT

AVAILABLE CASH LIMIT

MINIMUM DUE

DUUE DATE

₹12,78,000

₹12,76,528

₹5,11,200

₹200.00

21 Nov, 2025

Past Dues
(if any)

OVER LIMIT
₹0.00

3 MONTHS +
₹0.00

2 MONTHS
₹0.00

1 MONTH
₹0.00

CURRENT DUES
₹200.00

MINIMUM DUES
₹200.00

Benefits on your card

All your HDFC Bank Cards.
Manage it all on



[Know More >](#)



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
- W.E.F 10JUN25, SPEND RS.50,000 OR MORE IN A CALENDAR QUARTER TO AVAIL DOMESTIC AIRPORT LOUNGE BENEFIT VIA VOUCHER. T&CS

NeuCoins with Bank



Opening NeuCoins with
Bank 61

NeuCoins Earned
(Base+Bonus) 21

NeuCoins Transferred
to Tata Neu 61

Adjusted/Lapsed 0

Save up to 5% on Tata Neu
Redeem NeuCoins

1 NeuCoin = ₹1 savings



Your Card Control Setting As on : 01 Nov, 2025

Domestic Transaction



ENABLED



ENABLED



ENABLED

International Transaction



ENABLED



ENABLED



ENABLED



Card Control

[MODIFY ON MyCards](#)

Set Pin

Purchase Indicator / Insights (PI)

RESTAURANT
100%

Share the benefits,
Simplify the spends.

Get an HDFC Bank
Add-on Credit Card.

[Apply Now >](#)



Domestic Transactions

| DATE & TIME | TRANSACTION DESCRIPTION | Base NeuCoins* | AMOUNT | PI |
|--------------------------|-------------------------|----------------|----------|----|
| HARDIK KHANDELWAL | | | | |
| 02/10/2025 18:18 | ZOMATONEW DELHI | + 2 | ₹ 123.68 | ● |
| 04/10/2025 11:08 | ZOMATONEW DELHI | + 3 | ₹ 216.98 | ● |

DUPLICATE Tata Neu Infinity HDFC Bank Credit Card Statement

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

Offers on your card

Get **5%** savings on your **Daily Needs**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Electronics**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Fashion**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Bill Payments**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Domestic Transactions

| DATE & TIME | TRANSACTION DESCRIPTION | Base NeuCoins* | AMOUNT | PI |
|--------------------|--|----------------|--------------|----|
| 05/10/2025 10:21 | ZOMATONEW DELHI | + 4 | ₹ 287.05 | ● |
| 06/10/2025 18:29 | ZOMATONEW DELHI | + 2 | ₹ 163.91 | ● |
| 07/10/2025 18:43 | ZOMATONEW DELHI | + 3 | ₹ 186.31 | ● |
| 08/10/2025 08:57 | ZOMATONEW DELHI | + 2 | ₹ 152.92 | ● |
| 12/10/2025 10:27 | ZOMATONEW DELHI | + 5 | ₹ 339.73 | ● |
| 13/10/2025 17:43 | BPPY CC PAYMENT DP015286174332D6EV5 (Ref# ST252870083000010000719) | | + ₹ 3,233.00 | |
| 29/10/2025 20:57 | TIMES PRIME MUMBAI | | ₹ 1.00 | ● |

Note:

The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins:

a) Base NeuCoins on eligible Insurance/Grocery/UPI/Utility/Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle.

b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

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:

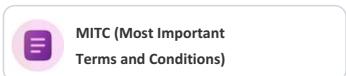
| GST Entry | GST Type | Invoice Number | GST Rate % | State Code |
|-----------------------------------|----------|----------------|------------|------------|
| SGST-VPS ***** - Rate 9.0 - 33*** | SGST | VPS***** | 9.0 | 33 |

"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."

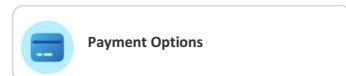
Useful Links



Statement & Payment related information



MITC (Most Important Terms and Conditions)



Payment Options



Customer Rights Policy

DUPPLICATE Tata Neu Infinity HDFC Bank Credit Card Statement

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



HARDIK KHANDELWAL

B013 Residency Park HSR Layout
BENGALURU 560102 KAR
Email : HARDIKKHANDELWAL500@GMAIL.COM

Credit Card No. 402359XXXXXX1218

Alternate Account Number 0001010420000921219

Statement Date 01 Dec, 2025

Billing Period 02 Nov, 2025 - 01 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

₹1,471.67

-

₹1,815.48

+

₹2,041.80

+

₹0.00

=

TOTAL AMOUNT DUE
₹1,698.00

TOTAL CREDIT LIMIT (Including Cash)

AVAILABLE CREDIT LIMIT

AVAILABLE CASH LIMIT

MINIMUM DUE DUE DATE
₹200.00 21 Dec, 2025

₹13,53,000

₹13,51,302

₹5,41,200

Past Dues (if any)

OVER LIMIT ₹0.00

3 MONTHS + ₹0.00

2 MONTHS ₹0.00

1 MONTH ₹0.00

CURRENT DUES ₹200.00

MINIMUM DUES ₹200.00

Benefits on your card

All your HDFC Bank Cards. Manage it all on



[Know More >](#)



IMPORTANT INFORMATION

- THANK YOU FOR YOUR CARD MEMBERSHIP. WE ARE PLEASED TO INFORM YOU THAT YOUR CREDIT LIMIT HAS BEEN ENHANCED.
- 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 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

| NeuCoins with Bank | Opening NeuCoins with Bank | NeuCoins Earned (Base+Bonus) | NeuCoins Transferred to Tata Neu | Adjusted/Lapsed |
|--------------------|----------------------------|------------------------------|----------------------------------|-----------------|
| 25 | 21 | 31 | 21 | 6 |

Save up to 5% on Tata Neu
Redeem NeuCoins

1 NeuCoin = ₹1 savings



- Note:
- 'NeuCoins transferred to Tata Neu' have already been transferred and can be redeemed on Tata Neu.
 - 'Closing NeuCoins with Bank' will be credited within 7 working days in your Tata Neu account, Subject to Terms and Conditions.
 - To know more about Tata NeuCoins please visit: <https://www.tataneu.com/about-neupass>.
 - 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 : 01 Dec, 2025

Domestic Transaction



ENABLED



ENABLED



ENABLED

International Transaction



ENABLED



ENABLED



ENABLED



Card Control



Set Pin

Share the benefits,
Simplify the spends.

Get an HDFC Bank
Add-on Credit Card.

[Apply Now >](#)



Purchase Indicator / Insights (PI)

MEDICAL
100%

Domestic Transactions

| DATE & TIME | TRANSACTION DESCRIPTION | Base NeuCoins* | AMOUNT | PI |
|--------------------------|-------------------------|----------------|------------|----|
| HARDIK KHANDELWAL | | | | |
| 04/11/2025 12:43 | EASY PAY LIMITEDPune | + 5 | ₹ 304.00 | |
| 04/11/2025 00:00 | EASY PAY LIMITEDPune | - 5 | + ₹ 304.00 | |

DUPLICATE Tata Neu Infinity HDFC Bank Credit Card Statement

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

Offers on your card

Get **5%** savings on your **Daily Needs**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Electronics**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Fashion**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Get **5%** savings on your **Bill Payments**

on



Applicable on Tata Neu Infinity HDFC Bank Credit Card, T&C apply

Domestic Transactions

| DATE & TIME | TRANSACTION DESCRIPTION | Base NeuCoins* | AMOUNT | PI |
|--------------------|---|----------------|--------------|----|
| 06/11/2025 05:35 | BPPY CC PAYMENT DP015310053552kHiSt (Ref# ST25311008300010340861) | | + ₹ 1,472.00 | |
| 27/11/2025 10:30 | TATA 1MG HEALTHCAREDELHI | + 26 | ₹ 1,737.80 | ● |
| 27/11/2025 00:00 | TATA 1MG HEALTHCAREDELHI | - 1 | + ₹ 39.48 | |

Note:

The 'Base NeuCoins' are calculated as 1.5% of spends against the eligible transactions, and the 'Bonus NeuCoins Summary' will have following Base/Additional NeuCoins:

- a) Base NeuCoins on eligible Insurance/Grocery/UPI/Utility/Telecom transactions in the current statement, excluding the transactions settled on the statement date for which the NeuCoins will be posted in next cycle.
- b) Additional 3.5% NeuCoins on eligible partner Tata Brands transactions settled in previous calendar month. Terms and Conditions apply.

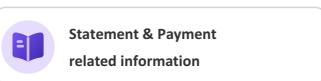
Important Information

- 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:

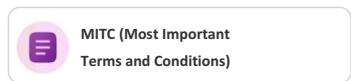
| GST Entry | GST Type | Invoice Number | GST Rate % | State Code |
|-----------------------------------|----------|----------------|------------|------------|
| SGST-VPS ***** - Rate 9.0 - 33*** | SGST | VPS***** | 9.0 | 33 |

"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."

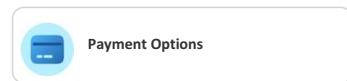
Useful Links



Statement & Payment related information



MITC (Most Important Terms and Conditions)



Payment Options



Customer Rights Policy