

Millennia Credit Card Statement

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

HEMACHANDRAN S S

NO 24 KAMALA VINAYAGAR KOVIL STREET,
ARAKKONAM, NEMILI
PUNNAI
ARAKKONAM 631051 TN
Email : hchandranss@gmail.com

Credit Card No. **518159XXXXX8995**
Alternate Account Number **0001013870005948996**
Statement Date **18 Jan, 2026**
Billing Period **19 Dec, 2025 - 18 Jan, 2026**



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

PREVIOUS STATEMENT DUES	PAYMENTS/CREDITS RECEIVED	PURCHASES/DEBIT (Current Billing Cycle)	FINANCE CHARGES	TOTAL AMOUNT DUE
₹18,968.70	₹18,976.05	₹23,385.56	₹0.00	₹23,378.00
TOTAL CREDIT LIMIT (Including Cash)	AVAILABLE CREDIT LIMIT	AVAILABLE CASH LIMIT	MINIMUM DUE	DUE DATE
₹2,35,000	₹1,76,240	₹94,000	₹16,419.00	07 Feb, 2026

Past Dues (if any)	OVER LIMIT	3 MONTHS +	2 MONTHS	1 MONTH	CURRENT DUES	MINIMUM DUES
	₹0.00	₹0.00	₹0.00	₹0.00	₹16,419.02	₹16,419.00

Benefits on your card

All your HDFC Bank Cards. Manage it all on

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IMPORTANT INFORMATION

- MITC - MINIMUM AMOUNT DUE(MAD) CALCULATION ON YOUR HDFC BANK CREDIT CARD REVISED WEF 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

Reward Points

2,674

[REDEEM REWARDS](#)

Opening Balance	Earned	Disbursed	Adjusted/Lapsed
2,638	36	0	0

POINTS EXPIRING IN 30 DAYS **0** IN 60 DAYS **0**

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

Register & Automate your bill payments with Sm@rtPay

Get vouchers up to ₹800 + 5% CashBack*

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On

*T&C Apply

Your Card Control Setting As on : 18 Jan, 2026

Domestic Transaction	International Transaction
<p>Online POS Tap & Pay</p> <p>ENABLED ENABLED ENABLED</p>	<p>Online POS Tap & Pay</p> <p>ENABLED ENABLED ENABLED</p>

[MODIFY ON MyCards](#)

Card Control Set Pin

Purchase Indicator / Insights (PI)

EDUCATION 71%	PETROL 10%	RESTAURANT 10%	MEDICAL 10%
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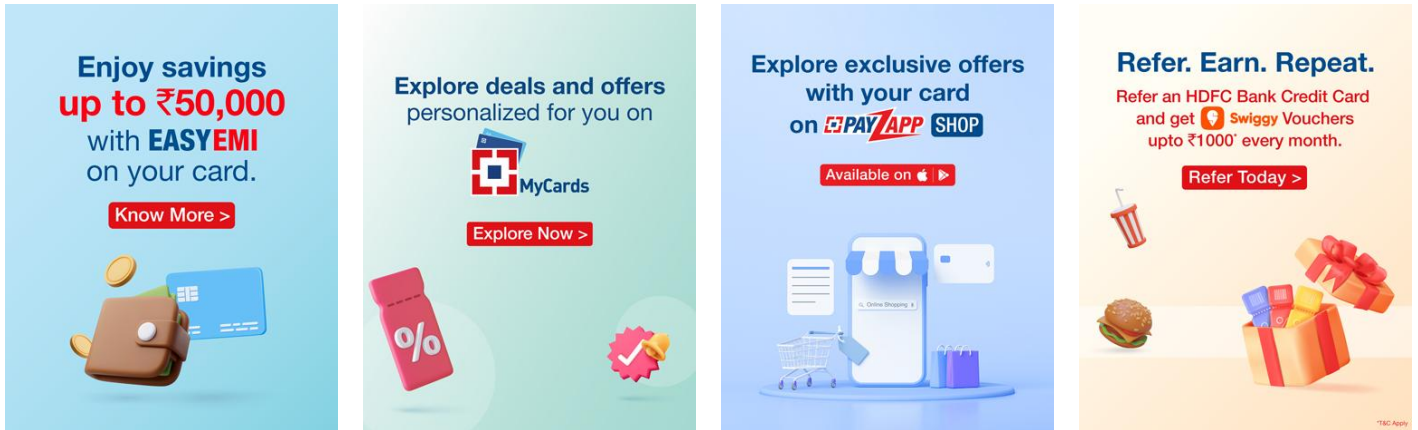
Share the benefits, Simplify the spends.

Get an HDFC Bank Add-on Credit Card.

[Apply Now >](#)

Domestic Transactions			
DATE & TIME	TRANSACTION DESCRIPTION	AMOUNT	PI
HEMA S			
18/12/2025 00:00	CGST-VPS2635360173106-RATE 9.0 -33 (Ref# 09999999981218003391743)	₹ 16.11	
18/12/2025 00:00	SGST-VPS2635360173106-RATE 9.0 -33 (Ref# 09999999981218003391743)	₹ 16.11	
18/12/2025 00:00	CGST-VPS2635360173108-RATE 9.0 -33 (Ref# 09999999981218003391768)	₹ 53.01	
18/12/2025 00:00	SGST-VPS2635360173108-RATE 9.0 -33 (Ref# 09999999981218003391768)	₹ 53.01	
22/12/2025 20:34	ZAHOOR BIRIYANI & FASCHENNAI	₹ 280.00	
23/12/2025 19:41	ZAHOOR BIRIYANI & FASCHENNAI	₹ 430.00	

Offers on your card



Domestic Transactions

DATE & TIME	TRANSACTION DESCRIPTION	AMOUNT	PI
28/12/2025 19:41	APOLLO PHARMACIES LIMIKANCHIPURAM	₹ 690.96	
31/12/2025 15:53	BPPY CC PAYMENT DP015365155331GNp9H (Ref# ST260010083000010110559)	+ ₹ 18,969.00	
10/01/2026 10:43	VARUN ENTERPRISESChennai	₹ 711.80	
10/01/2026 00:00	PETRO SURCHARGE WAIVER	+ ₹ 7.05	
14/01/2026 12:37	EMI RAZ*CHEQ DIGITAL PRIVABengaluru	₹ 5,085.54	
16/01/2026 00:00	Education Transactionfee Acc (Ref# ST260170084000011673330)	₹ 50.86	
16/01/2026 00:00	CGST-VPS2601721021088-RATE 9.0 -33 (Ref# ST260170084000011673330)	₹ 4.58	
16/01/2026 00:00	SGST-VPS2601721021088-RATE 9.0 -33 (Ref# ST260170084000011673330)	₹ 4.58	
18/01/2026 00:00	OFFUS EMI,PRIN NB:06,00000127986343 (Ref# 09999999980118003292597)	₹ 6,775.00	
18/01/2026 00:00	OFFUS EMI,PRIN NB:02,00000133862042 (Ref# 09999999980118003292613)	₹ 8,575.00	
18/01/2026 00:00	OFFUS EMI,INT NBR:06,00000127986343 (Ref# 09999999980118003292605)	₹ 90.00	
18/01/2026 00:00	OFFUS EMI,INT NBR:02,00000133862042 (Ref# 09999999980118003292621)	₹ 549.00	

Eligible for EMI

TRANSACTIONS
1TOTAL AMOUNT
₹5,085.54

CONVERT TO EMI

Rewards Program Points Summary

SR NO.	PROGRAMS	BONUS POINTS
1	1% CashBack on other Spends	34 pts
2	MISSED 5% CASHBACK_SELECT MERCHANTS	1 pts
3	Retail Spends Greater50K	1 pts
	Total	36 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
133862042	11/12/2025	₹52,425.48	6 Months	15%	₹35,381.48	₹1,113.00	4 Months

*Pre-closure charges as applicable.

GST Summary

IGST	CGST	SGST	REVERSAL	TOTAL GST
₹0	₹73.7	₹73.7	₹0	₹147.4

*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.
- 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 / 1800 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