

UPI RuPay Biz Credit Card Statement

HSN Code: 997113

HDFC Bank Credit Cards GSTIN: 33AAACH2702H2Z6

<b>RAJESH KRUSHNA GURAV</b>  211/A SAI DEEP APARTMENT MANVELPADA ROAD KARGIL NAGAR NEAR AMBIKA JEWELLERY VIRAR EAST 401305 MHS  Email : ROHITGURAV291@GMAIL.COM	Credit Card No. <b>652972XXXXX5692</b>  Alternate Account Number <b>0001010740002185699</b>  Statement Date <b>19 Sep, 2025</b>  Billing Period <b>20 Aug, 2025 - 19 Sep, 2025</b>
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To update your 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	
₹913.66	−	₹26,864.00	+	₹26,011.55	+	₹0.00	=	₹61.00	
TOTAL CREDIT LIMIT (Including Cash)		AVAILABLE CREDIT LIMIT		AVAILABLE CASH LIMIT		MINIMUM DUE		DUE DATE	
₹1,25,000		₹1,24,939		₹0		₹61.00		09 Oct, 2025	

Past Dues (if any)	OVER LIMIT	3 MONTHS +	2 MONTHS	1 MONTH	CURRENT DUES	MINIMUM DUES
	₹0.00	₹0.00	₹0.00	₹0.00	₹61.21	₹61.00

Benefits on your card

All your HDFC Bank Cards.  
 Manage it all on

Know More >

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

Reward Points

Opening Balance

Feature + Bonus Reward Points Earned

Disbursed

Adjusted/Lapsed

17

17

0

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 : 19 Sep, 2025

Domestic Transaction

International Transaction

Online

POS

Tap & Pay

Online

POS

Tap & Pay

DISABLED

ENABLED

DISABLED

DISABLED

DISABLED

DISABLED

MODIFY ON MyCards

Card Control

Set Pin

DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
RAJESH GURAV				
19/08/2025   00:00	IGST-VPS2623323853390-RATE 18.0 -27 (Ref# 09999999980819001890726)		₹ 60.84	
08/09/2025   09:05	AUTOPAY THANK YOU (Ref# ST252520084000010016209)		+ ₹ 914.00	
17/09/2025   00:00	INSTALOAN,PRECLO FEE,00000000001146 (Ref# 09999999980917001595095)		₹ 741.34	
17/09/2025   00:00	INSTALOAN,LOAN PRECL,00000114652534 (Ref# 09999999980917001595103)		₹ 24,711.24	
17/09/2025   13:19	CREDIT CARD PAYMENTNet Banking (Ref# 0000000000917015697092)		+ ₹ 25,950.00	
17/09/2025   00:00	INSTALOAN,PRECLO INT,00000114652534 (Ref# 09999999980917001595111)		₹ 309.06	
17/09/2025   00:00	IGST-VPS2626186698360-RATE 18.0 -27 (Ref# 09999999980917001595095)		₹ 133.44	
17/09/2025   00:00	IGST-VPS2626186698361-RATE 18.0 -27 (Ref# 09999999980917001595111)		₹ 55.63	

## Offers on your card

Convert your  
**credit card spends into  
monthly installments**  
with **SmartEMI**

**Check Your Eligibility >**

Explore deals and offers  
personalized for you on

**MyCards**

**Explore Now >**

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

Available on

**Refer. Earn. Repeat.**

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

**Refer Today >**

## GST Summary

IGST	CGST	SGST	REVERSAL	TOTAL GST
₹249.91	₹0	₹0	₹0	₹249.91

\*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