

# HDFC BANK LIMITED

## Credit Card Statement

HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400013  
CIN: L65920MH1994PLC080618  
Tel: 1800 2600 | Website: [www.hdfcbank.com](http://www.hdfcbank.com)

## STATEMENT OF ACCOUNT

CardHolder Name: RAJESH KUMAR SHARMA  
Customer ID: 12345678  
Primary Card Number: XXXX XXXX XXXX 4567  
CardType:HDFC Millennia Credit Card

## CUSTOMER DETAILS

Mr. RAJESH KUMAR SHARMA  
123, Green Park Apartments  
Sector 15, Noida  
Uttar Pradesh - 201301  
Mobile: +91-9876543210  
Email: [rajesh.sharma@email.com](mailto:rajesh.sharma@email.com)

## STATEMENT SUMMARY

Statement Date: 15th October 2025	Payment Due Date: 5th November 2025	Days to Due Date: 21 days		
Previous Balance	Payments/Credits	Purchases/Debits	Finance Charges	Total Amount Due
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₹12,450.00	₹10,000.00	₹15,680.50	₹245.75	₹18,376.25
Minimum Amount Due	Credit Limit	Available Credit	Cash Limit	Available Cash
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₹919.00	₹2,50,000.00	₹2,31,623.75	₹1,25,000.00	₹1,06,623.75

## ACCOUNT SUMMARY

Description	Amount (₹) ₹
Previous Statement Balance	12,450.00
Payments Received	-10,000.00
Purchase Transactions	15,680.50
Finance Charges	245.75
Late Payment Fee	0.00
Description	Amount (₹) ₹
Other Charges	0.00

Current Balance	18,376.25
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TRANSACTION DETAILS

Purchase Transactions

Date	Transaction Description	Amount (₹) ₹	Reward Points
18/09/2025	AMAZON.IN MUMBAI	2,499.00	25
20/09/2025	RELIANCE FRESH NOIDA	1,250.75	6
22/09/2025	PETROL PUMP - HP NOIDA	3,500.00	35
25/09/2025	FLIPKART.COM BANGALORE	1,899.99	19
28/09/2025	RESTAURANT - PIZZA HUT NOIDA	1,580.50	16
02/10/2025	DMart GROCERY NOIDA	2,150.25	11
05/10/2025	ONLINE PAYMENT - ELECTRICITY BILL	1,800.00	9
08/10/2025	MOBILE RECHARGE - AIRTEL	599.00	6
12/10/2025	PHARMACY - APOLLO NOIDA	401.01	4
Total Purchase Transactions	15,680.50	131	

Payments/Credits

Date	Transaction Description	Amount (₹) ₹
20/09/2025	PAYMENT RECEIVED - NEFT	-10,000.00
Total Payments/Credits	-10,000.00	

FEES AND CHARGES DETAILS

Description	Amount (₹) ₹
Annual Fee	0.00
Late Payment Fee	0.00
Over Limit Fee	0.00
Finance Charges on Previous Balance	245.75
Cash Advance Fee	0.00
Foreign Transaction Fee	0.00
Total Fees and Charges	245.75

FINANCE CHARGES CALCULATION

Previous Balance: ₹2,450.00

Finance Charges: ₹2,450.00 × 3.75% = ₹91.88

Days: 30 days

Total Finance Charge: ₹245.75

Finance charges are calculated on the average daily balance method at 3.75% per month (45% per annum) on unpaid balances.

## MINIMUM AMOUNT DUE CALCULATION

Component	Amount (₹) ₹
Finance Charges	245.75
Fees and Other Charges	0.00
EMI Amount	0.00
5% of (Retail Purchases + Cash Advance)	784.03
Over Limit Amount	0.00
<b>Minimum Amount Due</b>	<b>919.00</b>

## REWARD POINTS SUMMARY

Description	Points
Opening Balance	2,450
Points Earned this Statement	131
Points Redeemed	0
Points Expired	0
<b>Closing Balance</b>	<b>2,581</b>

Points Expiring in Next 6 Months: 0

Conversion Rate: 1 Point = ₹0.20

## PAYMENT OPTIONS

### 1. Online Payment:

- NetBanking: [www.hdfcbank.com](http://www.hdfcbank.com)
- Mobile App: HDFC Bank MobileBanking
- UPI: Pay using any UPI app

### 2. Auto Pay:

- Set up automatic payment through NetBanking or Mobile App

### 3. Cheque Payment:

- Payable to: HDFC Bank Card A/c No. XXXX XXXX XXXX 4567
- Drop at any HDFC Bank branch or designated drop box

### 4. Cash Payment:

- At any HDFC Bank branch counter

## IMPORTANT INFORMATION

**Payment Due Date:** 5th November 2025

**Grace Period:** 3 days after due date before late payment charges apply **Late Payment**

**Charges:**

- Outstanding ₹1,001 to ₹5,000: ₹600 + GST
- Outstanding ₹5,001 to ₹10,000: ₹750 + GST
- Outstanding ₹10,001 to ₹25,000: ₹900 + GST

**Interest Rate:** 3.75% per month (45% per annum) on unpaid balances

**Cash Advance Fee:** 2.5% of withdrawn amount or ₹500, whichever is higher

**Foreign Transaction Fee:** 3.5% of transaction amount

## IMPORTANT REMINDERS

1. **Pay on Time:** Avoid finance charges by paying the total amount due by the payment due date
2. **Minimum Payment:** Pay at least the minimum amount due to avoid late payment fees
3. **Credit Score:** Timely payments help maintain a good credit score
4. **Fraud Protection:** Report any unauthorized transactions immediately
5. **Contactless Payments:** Your card supports contactless payments up to ₹5,000 per transaction

## CUSTOMER CARE & SUPPORT

**24x7 Customer Care:** 1800 2600 / 1800 1600

**International:** +91 22 61606160

**Email:** [customerservices.cards@hdfcbank.com](mailto:customerservices.cards@hdfcbank.com)

**For Card Blocking:** Call immediately if your card is lost or stolen

**Dispute Resolution:** Report unauthorized transactions within 30 days

## TERMS AND CONDITIONS

- This statement is computer generated and does not require signature
- Please verify all transactions and report discrepancies within 60 days
- Interest will be charged from the transaction date on cash advances
- Finance charges will apply if the total amount due is not paid by the due date
- Goods and Services Tax (GST) at applicable rates will be charged on fees and interest
- For detailed terms and conditions, visit [www.hdfcbank.com](http://www.hdfcbank.com)

**Statement Password:** First 4 letters of name + Last 4 digits of card number

**Example:** RAJE4567

**This is a system generated statement. For any queries, please contact customer care.**

*HDFC Bank Limited is committed to providing you the best banking experience. Thank you for banking with us.*