

Business Regalia Credit Card Statement

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



TARUN VASHIST

232 C3 BLOCK JANAKPURI
NEW DELHI 110058 NDH
Email : TARUNVASHIST@GMAIL.COM

Credit Card No. 652937XXXXX7471
Alternate Account Number 0001010650000197473
Statement Date 12 Sep, 2025
Billing Period 13 Aug, 2025 - 12 Sep, 2025


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
₹1,32,345.61	− ₹1,32,376.41	+ ₹2,54,984.57	+ ₹0.00	₹2,54,954.00
TOTAL CREDIT LIMIT (Including Cash)	AVAILABLE CREDIT LIMIT	AVAILABLE CASH LIMIT	MINIMUM DUE	DUE DATE
₹4,66,000	₹2,10,963	₹1,86,400	₹12,750.00	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 ₹12,750.00	MINIMUM DUES ₹12,750.00
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Benefits on your card

All your HDFC Bank Cards. Manage it all on

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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

Reward Points

9,294

[REDEEM REWARDS](#)

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed
24,793	8,057	23,556	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 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  Tap & Pay </div> <div>ENABLED ENABLED DISABLED</div>	<div>Online  POS  Tap & Pay </div> <div>DISABLED DISABLED DISABLED</div>
 MODIFY ON MyCards	 Card Control  Set Pin

Purchase Indicator / Insights (PI)

ELECTRONICS 83%	PETROL 5%	GROCERIES 4%	GENERAL RETAIL GOODS 4%	MISC 5%
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DATE & TIME	TRANSACTION DESCRIPTION	REWARDS	AMOUNT	PI
TARUN VASHIST				
11/08/2025 19:11	HINDUSTAN PETROLEUM COR MUMBAI	+ 20	₹ 860.00	
12/08/2025 20:22	Beejapuri Dairy Private Gurgaon		₹ 2,000.00	
13/08/2025 16:53	INDRAPRASTHA GAS LIMITE WEST DELHI		₹ 3,071.21	
13/08/2025 00:00	PETRO SURCHARGE WAIVER		+ ₹ 30.41	
14/08/2025 15:21	TANOTISBENGALURU	+ 5608	₹ 2,10,324.15	
14/08/2025 12:17	PAY*BHARTI AIRTEL LIMIWVW.AIRTEL		₹ 705.64	
17/08/2025 23:09	UPI-INDRAPRASTHA GAS LIMITED		₹ 528.61	
17/08/2025 15:54	National Highways AuthSouth West D	+ 80	₹ 3,027.62	

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*TAC Apply

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Available on

Refer. Earn. Repeat.

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

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Domestic Transactions					
DATE & TIME	TRANSACTION DESCRIPTION		REWARDS	AMOUNT	PI
18/08/2025 02:44	UPI-Jio Prepaid Recharges			₹ 1,178.82	
19/08/2025 17:35	UPI-Country Delight			₹ 1,500.00	
20/08/2025 00:00	REDEMPTION PROC FEE (Ref# ST252330084000011325762)			₹ 99.00	
20/08/2025 00:00	IGST-VP52623323442981-RATE 18.0 -07 (Ref# ST252330084000011325762)			₹ 17.82	
23/08/2025 16:07	BPPY CC PAYMENT BD015235BAIAAABAJ7C (Ref# ST252360083000010042113)			+ ₹ 49,400.00	
24/08/2025 15:52	BPPY CC PAYMENT BD015236BAIAAABADN (Ref# ST252370083000010053246)			+ ₹ 4,605.00	
24/08/2025 15:09	BPPY CC PAYMENT SB415236980BB3B8M24 (Ref# ST252370083000010078437)			+ ₹ 50,000.00	
25/08/2025 10:57	EMI	UPI-INDRAPRASTHA GAS LIMITED		₹ 3,000.00	
25/08/2025 22:22		UPI-countrydelight		₹ 500.00	
26/08/2025 17:23		UPI-countrydelight		₹ 500.00	
28/08/2025 22:38		UPI-Milkbasket		₹ 2,000.00	
01/09/2025 07:05	EMI	UPI-INDRAPRASTHA GAS LIMITED		₹ 3,000.00	
01/09/2025 06:03		BPPY CC PAYMENT BD015244BAIAAABHT75 (Ref# ST252450083000010033654)		+ ₹ 28,341.00	
05/09/2025 21:08	EMI	UPI-Milkbasket		₹ 3,000.00	
09/09/2025 11:43		VODAIDEALTMumbai		₹ 859.00	
11/09/2025 16:55	EMI	UPI-INDRAPRASTHA GAS LIMITED		₹ 3,000.00	
Yayin Vashist					
15/08/2025 18:06		UPI-Mrs VIRWATI WO VIRENDER K		₹ 140.00	
18/08/2025 21:34		RUPAY LOUNGEGRGAON		₹ 2.00	
18/08/2025 21:17		AIR INDIA EXPRESS LIMITDelhi	+ 16	₹ 650.00	
20/08/2025 20:49	EMI	GOIBIBOFLIGHTVIASURGOAN	+ 132	₹ 5,049.00	
01/09/2025 17:53		UPI-Sparsh Hospital Yelahanka		₹ 600.00	
02/09/2025 08:46	EMI	GYFTR VIA SMARTBUYNEW DELHI	+ 124	₹ 4,685.85	
04/09/2025 22:13	EMI	SALE DOMESTIC NOTONUS	+ 124	₹ 4,685.85	

Eligible for **EMI**

TRANSACTIONS
10

TOTAL AMOUNT
₹2,42,843.68

[CONVERT TO EMI](#)

Rewards Program Points Summary		
SR NO.	PROGRAMS	BONUS POINTS
1	4 RP per Rs.150 on CCUPI spend Acc	240 pts

Rewards Program Points Summary

SR NO.	PROGRAMS	BONUS POINTS
2	Retail Spends Greater50K	1 pts
3	Reward Points_on_Grocery	156 pts
4	Reward Points_on_Telecom	36 pts
5	SmartBuy_Aug25_Bonus_5X_RP_Prom0000	528 pts
6	SmartBuy_Sep25_Bonus_5X_RP_Prom0000	992 pts
	Total	1953 pts

GST Summary

IGST	CGST	SGST	REVERSAL	TOTAL GST
₹17.82	₹0	₹0	₹0	₹17.82

*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."

Useful Links

-  Statement & Payment related information
-  MITC (Most Important Terms and Conditions)
-  Payment Options
-  Customer Rights Policy