

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

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Payment Due Date	Total Dues	Minimum Amount Due
07/05/2025	17,077.00	4,395.00
Credit Limit	Available Credit Limit	Available Cash Limit
46,000	25,522	7,169

Opening Balance	=	Payment/ Credits	+	Purchase/ Debits	+	Finance Charges	=	Total Dues
24,032.05		24,032.00		16,845.97		230.55		17,077.00

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	4,395.16	4,395.00

1. 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

Date	Transaction Description	Amount (in Rs.)
	CHET RAM	
17/03/2025	IGST-VPS2507739374968-RATE 18.0 -03 (Ref# 09999999980317010211828)	28.57
01/04/2025	HDFC BANK LUDHIANA IN (Ref# 09999999950401025874923)	5,000.00
01/04/2025	IGST-VPS2609278194083-RATE 18.0 -03 (Ref# 17508572600401999681580)	90.00
01/04/2025	IGST-VPS2609278194082-RATE 18.0 -03 (Ref# 17508572600401999681570)	90.00
01/04/2025	TELE TRANSFER CREDIT (Ref# ST250920083000010236218)	24,032.00 Cr
01/04/2025	IGST-VPS2609278194081-RATE 18.0 -03 (Ref# 17508572600401999681560)	90.00
01/04/2025	HDFC BANK LUDHIANA IN (Ref# 09999999950401025874956)	5,000.00
01/04/2025	HDFC BANK LUDHIANA IN (Ref# 09999999950401025875003)	1,000.00
01/04/2025	HDFC CASH ADVANCE FEE (Ref# 17508572600401999681560)	500.00
01/04/2025	HDFC CASH ADVANCE FEE (Ref# 17508572600401999681570)	500.00
01/04/2025	HDFC CASH ADVANCE FEE (Ref# 17508572600401999681580)	500.00
04/04/2025	AMAZON WEBSERVICES C BANGALORE	3.42
16/04/2025	PZBROADBAND MUMBAI	588.82
17/04/2025	SMARTEMI ,PRIN NB:11,00000107391283 (Ref# 09999999980417010711114)	3,348.51
17/04/2025	SMARTEMI ,INT NBR:11,00000107391283 (Ref# 09999999980417010711122)	106.65

Domestic Transactions		
Date	Transaction Description	Amount (in Rs.)
17/04/2025	CHET RAM FINANCE CHARGES (Ref# 17508572600417999502090)	230.55

Cash points waiting for you						
Opening Balance	Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in next 30 days	Points expiring in next 60 days
4,332	190	0	0	4,522	0	0

* Note : 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

Rewards Program Points Summary		
Sr No.	Programs	Bonus Points
1	2CashPoints per 150 on Other Spends	190
	Total	190

GST Summary				
IGST	CGST	SGST	Reversal	Total GST
298.57	0.00	0.00	0.00	298.57

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

Smart EMI Loan Summary							
Loan Number	Loan Booked Date	Loan Amount	Loan Tenure	Rate of Interest	Balance Principal Outstanding	Balance Interest Payable	Balance Tenure
107391283	31/05/2024	37,500.00	12	1.58	3,401.37	53.74	1

Pre-closure charges as applicable

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 or call our phone banking numbers, please [click here](#)
- 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 202 6161 / 1860 267 6161 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.

Other offers on your Credit Card



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All payments, One App, One Click, Book Tickets | Pay Bills | Book a Taxi | Send Money | Buy Grocery.

Know more



Exclusive offers at 75+ online merchants and 5000+ offline stores across Shopping, Travel, Groceries and others.

Know more



Simplify your payments with convenient Easy EMI offers on a variety of purchases.

Know more

Statement and Payment related information

MITC (Most Imp Terms & Conditions)

Payment Options

Customer Rights Policy