

Name : GHIRIDHAR S  
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 MANACAUD NEAR ARADHANA EYE INSTITUTE  
 THIRUVANANTHAPURAM-695009 KER  
 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

**Get Instant Funds with a Loan above your Credit Card Limit!**

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**Get Instant Funds with a Loan within your Credit Card Limit!**

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**Convert your Credit Card Bill into Small EMIs!**

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### Statement for HDFC Bank Credit Card

Statement Date: 17/07/2025

Card No: 4632 02XX XXXX 4418  
 AAN: 0001016230002284415

Payment Due Date	Total Dues	Minimum Amount Due
06/08/2025	22,473.00	1,130.00
Credit Limit	Available Credit Limit	Available Cash Limit
61,000	38,527	24,400

### Account Summary

Opening Balance	-	Payment/Credits	+	Purchase/Debits	+	Finance Charges	=	Total Dues
11,709.49		15,412.00		26,176.00		0.00		22,473.00

### Past Dues (If any)

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	1,130.00	1,130.00

### IMPORTANT INFORMATION

1. BANK WILL REPORT YOU AS DEFaulTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
2. MITC - MINIMUM AMOUNT DUE(MAD) CALCULATION ON YOUR HDFC BANK CREDIT CARD REVISED WEF JUNE 2025 STMT REF MITC FOR DETAILS

### Domestic Transactions

Date	Transaction Description	Amount (in Rs.)
18/06/2025	<b>GHIRIDHAR S</b>	
18/06/2025	AMAZONIN GURGAON	1,469.00
18/06/2025	TELE TRANSFER CREDIT (Ref# ST251700083000010121043)	11,709.00 Cr
19/06/2025	CRED ECOM GURGAON	929.00
04/07/2025	AMAZON PAY INDIA PRIVATE TETBangalore	16,789.00
04/07/2025	AMAZON PAY INDIA PRIVATE WWW.AMAZON	3,703.00
05/07/2025	Swiggy Limited Bengaluru	282.00
05/07/2025	AMAZON PAY INDIA PRIVATE TETBangalore	3,004.00
12/07/2025	AMAZON PAY INDIA PRIVATE WWW.AMAZON	3,703.00 Cr

### 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
14,154	508	0	0	14,662	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	10X Cashpoints on Select Merchants	380
2	Reward Points on Grocery	38
3	2CashPoints per 150 on Other Spends	90
	<b>Total</b>	<b>508</b>

**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**



Compare Prices across top sites and save more on shopping and flight bookings on SmartBuy. Compare Karo, Smart Raho.

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

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