

Name : SAURABH V GADKARI
 Email : SAURABH_GADKARI@HOTMAIL.COM
 Address : B 602 WOODSVILLE PHASE 2 NEXT TO MNGL CNG
 PUMP BORHADE WASTI NR TATA MOTORS SPINE
 RD PUNE-412105 MHS

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
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Statement for HDFC Bank Credit Card

Statement Date: 14/03/2025

Card No: 4854 98XX XXXX 6541
AAN : 0001010380000146540

Payment Due Date	Total Dues	Minimum Amount Due
03/04/2025	-211.91	-211.91
Credit Limit	Available Credit Limit	Available Cash Limit
5,35,000	5,05,542	2,14,000

Account Summary

Opening Balance	Payment/ Credits	Purchase/ Debits	Finance Charges	Total Dues
2,12,709.11	2,65,947.49	53,026.47	0.00	-211.91

Past Dues (If any)

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	0.00	-211.91

IMPORTANT INFORMATION

- BANK WILL REPORT YOU AS DEFAULTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
- 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

Domestic Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
	SAURABH GADKARI		
14/02/2025	IGST-VPS2504666186764-RATE 18.0 -27 (Ref# 09999999980214000245462)		21.33
19/02/2025 02:27:57	NETFLIX NETFLIX	4	199.00
02/03/2025 21:43:22	DREAMPLUG TECHNOLOGI BANGALORE		1,732.80
02/03/2025	AIRBNB BANGALORE	- 428	16,065.70 Cr
02/03/2025	TELE TRANSFER CREDIT (Ref# ST250630084000011174002)		1,00,000.00 Cr
04/03/2025 19:20:20	RAZ*BRIGHT LIFECARE PVT LGurgaon		4,542.00
09/03/2025 21:13:51	TELE TRANSFER CREDIT (Ref# ST250700083000010077894)		27,978.00 Cr
10/03/2025 12:13:21	WWW AMAZON IN GURGAON	940	35,371.13
13/03/2025	AGGREGATOREMI-OFFUSCREDIT (Ref# 09999999980313000525863)	- 940	35,371.13 Cr
14/03/2025	OFFUS EMI,PRIN NB:12,00000104040362 (Ref# 09999999980314000245445)		4,769.59
14/03/2025	OFFUS EMI,INT NBR:01,00000121104249 (Ref# 09999999980314000245486)		331.00
14/03/2025	OFFUS EMI,INT NBR:12,00000104040362 (Ref# 09999999980314000245452)		59.62
14/03/2025	OFFUS EMI,PROCNG FEE,00000000001211 (Ref# 09999999980314000245460)		299.00
14/03/2025	CONSOLIDATED FCY MARKUP FEE (Ref# VT250630075034880000176)		1,694.62 Cr
14/03/2025	OFFUS EMI,PRIN NB:01,00000121104249 (Ref# 09999999980314000245478)		5,701.00

International Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
28/01/2025	SAURABH GADKARI AIR ASTAN ALMATY KZT 484180.0	- 2256	84,730.87 Cr

Reward Points Summary

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in next 30 days	Points expiring in next 60 days
23,738	989	0	3,624	21,103	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	Retail Spends Greater 50K	1
2	Reward Points_on_Utility	44
Total		45

GST Summary

IGST	CGST	SGST	Reversal	Total GST
21.33	0.00	0.00	0.00	21.33

*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
121104249	13/03/2025	35,371.13	6	1.33	29,670.13	1,198.00	5
104040362	21/03/2024	53,505.39	12	1.25	0.00	0.00	0

Pre-closure charges as applicable

Offers on your Credit Card

- Get up to 5X Reward Points/5% CashBack, additionally on Myntra via HDFC Bank SmartBuy. Valid till 31st March 2025. TCA
- Get up to 10X Reward Points/5% CashBack on Flight & Hotel bookings via HDFC Bank SmartBuy. Valid till 31st March 2025. TCA
- Get Discounted Vouchers of 150+ Brands and get up to 5X Reward Points/5% CashBack additionally, on HDFC Bank SmartBuy. Valid till 31st March 2025. TCA
- Get 3X Reward Points/5% CashBack on all your train bookings at IRCTC via HDFC Bank SmartBuy. Valid till 31st March 2025. TCA
- Automate your bill payments on SmartPay and get upto Rs. 2,600 on cashback and voucher. Valid till 31st March 2025. TCA

Terms & Conditions apply, visit www.offers.smartbuy.hdfcbank.com for offer details


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 <https://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 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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Statement and Payment related information

MITC (Most Imp Terms & Conditions)

Payment Options

Customer Rights Policy