

DUPLICATE Millennia Credit Card Statement

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

JYOTIRMAYA PRADHAN

LUHURAKOT LUHURAKOT LAKHAMARA
 BARGARH 768036 OR
 Email : JEETUPRADHAN.93@GMAIL.COM

Credit Card No. 434155XXXXX2957
 Alternate Account Number 0001013930001912956
 Statement Date 16 Jul, 2026
 Billing Period 17 Jun, 2026 - 16 Jul, 2026
 CKYC ID 10012671202134



To update personal details : [Change of Address: click here](#) | [Change of email-id: click here](#) | [Change of Mobile number: click here](#)
 To update any other 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
₹1,17,537.44	- ₹6,000.00	+ ₹804.03	+ ₹4,283.17	₹1,16,625.00
TOTAL CREDIT LIMIT (Including Cash)	AVAILABLE CREDIT LIMIT	AVAILABLE CASH LIMIT	MINIMUM DUE	DUE DATE
₹1,20,000	₹3,375	₹3,375	₹5,840.00	05 Aug, 2026

Past Dues (if any)	OVER LIMIT ₹0.00	3 MONTHS + ₹0.00	2 MONTHS ₹0.00	1 MONTH ₹0.00	CURRENT DUES ₹5,840.00	MINIMUM DUES ₹5,840.00
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Benefits on your card

Groceries done right!
 Get 5% CashBack on gift vouchers via **SmartBuy**
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Celebrate more, save more!
 Get 10% CashBack on gift vouchers via **SmartBuy**
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PharmEasy
 Wellness that pays you back!
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IMPORTANT INFORMATION

- MITC - MINIMUM AMOUNT DUE(MAD) CALCULATION ON YOUR HDFC BANK CREDIT CARD REVISED WEF JUNE 2025 STMT REF MITC FOR DETAILS
- MISSED PAYMENT OF MINIMUM AMOUNT DUE WITHIN 3 GRACE DAYS OF DUE DATE WILL BE REPORTED TO CREDIT INFORMATION COMPANIES

Reward Points

46

[REDEEM REWARDS](#)

Opening Balance	Earned	Disbursed	Adjusted/Lapsed
46	0	0	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 : 16 Jul, 2026

Domestic Transaction	International Transaction
Online POS Tap & Pay	Online POS Tap & Pay
ENABLED ENABLED ENABLED	DISABLED DISABLED DISABLED

[MODIFY ON MyCards](#)

Card Control

Set Pin

Domestic Transactions			
DATE & TIME	TRANSACTION DESCRIPTION	AMOUNT	PI
	JYOTIRMAYA PRADHAN [CKYC ID : 10012671202134]		
16/06/2026 00:00	IGST-VPS2716841567288-RATE 18.0 -21 (Ref# 14031573000616999924100)	₹ 804.03	
07/07/2026 16:19	BPPY CC PAYMENT DP21618897W0L782UH4 (Ref# ST261890083000010057816)	+ ₹ 6,000.00	
16/07/2026 00:00	FINANCE CHARGES (Ref# 14031573000716999917940)	₹ 4,283.17	

GST Summary				
IGST	CGST	SGST	REVERSAL	TOTAL GST
₹804.03	₹0	₹0	₹0	₹804.03

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

Offers on your card



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Get ₹50 Discount on Train Bookings via make **my trip**

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Applicable once per user

Plus Get

Get 1% CashBack
on bookings*

ZERO Service Charge

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MyEMIShop via **SmartBUY**

Shop smarter and get up to **₹10,000 Instant Cashback** with **EASYEMI** on your Card

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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.
- If you miss paying the undisputed minimum amount due within 3 grace days from the due date the bank will report the default to credit information companies and other regulatory / statutory authorities as per prevalent regulatory requirements, laws and directions.
- Effective 15th May 2026, Product Features, Fees & Charges on your credit card will be revised. Please refer to the MITC / product webpage for details.
- 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 / 1800 2600 to issue DD or to obtain an update on the refund. Customers travelling overseas can reach out to +9122 61606160.
- 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](#)