MOST IMPORTANT TERMS & CONDITIONS

(Corporate Credit Card Version 1.57)

HDFC BANK

SCHEDULE OF CHARGES (Version 1.57)

Description of Charges	Corporate Credit Card -Platinum, Signature/World, Premium Business Corporate Credit Card-Platinum, Premium, Paytm HDFC Bank Select Corporate, Paytm HDFC Bank Corporate, Money Back and Regalia
Credit period	Up to 50 days
Minimum Repayment Amount	Individual / J&SLiability : 5% of Retail Balance / Cash Advance Balance and finance charges and 100% of Other charges, levies and taxes Sole Liability : 100% of Total Amount Due With effect from June'25: For Individual / J&SLiability: If 5% of (Finance Charge + Retail Spends + Cash Advance) is higher than the Finance Charge, then: MAD = Total GST + 100% of Fees/Charges + 5% of (Finance Charge + Retail Spends + Cash Advance) + Over-limit Amount* (if any). If 5% of (Finance Charge + Retail Spends + Cash Advance) is less than the Finance Charge, then: MAD = Total GST + 100% of Fees/Charges + 100% of Finance Charges + 5% of (Retail Spends + Cash Advance) + Overlimit Amount* (if any). For Sole liability:100% of Total Amount Due
Cash Advance Limit	Under Corporate Liability - 40% of the credit limit Under Individual Liability - 30% of the credit limit
Add-on-Card fee	Not Applicable
Changes on Revolving Credit	**Applicable from transaction date** Corporate Business, Corporate Platinum, Paytm HDFC Bank Corporate - 3.49% per month, 41.88% Annually Corporate Signature/World - 3.25% per month, 39% Annually Corporate Business, Corporate Premium, Paytm HDFC Bank Select Corporate - 2.95% per month, 35.40% Annually Business Corporate Moneyback / Regalia - 3.49% per month, 41.88% Annually Card issued against fixed deposit - 1.99% per month, 23.88% Annually *The maximum interest rate, in the event of default, is 3.5% (monthly) or 42% (annually)
Cash Advance Charges	2.5% on amount withdrawn or `500 whichever is higher All cash advances will also carry a finance charge equal to charges on revolving credit from the date of withdrawal until the date of full payment.

Late Payment Charges	**Outstanding Balance**	**Late Payment Charges (w.e.f. 25th July 2022**
	Upto ₹100	₹ 0/-
	> ₹ 100 to ₹500	₹ 100/-
	> ₹ 500 to ₹5,000	₹ 500/-
	> ₹ 5,000 to ₹10,000	₹ 600/-
	More than ₹ 10,000	₹ 750/-

Charges on over limit account	2.5% of the over limit amount, subject to a minimum of ₹500/-
Payment return Charges	2% of payment amount, subject to minimum of ₹450/-
Cash Processing Fees	₹100 (for all card payments made by depositing in HDFC Bank branches or ATMs)
Rewards Redemption Fee	₹99/ per redemption request.
Balance Transfer / Balance Transfer on EMI Processing Charges	Not Applicable
Fuel Surcharges	**Corporate / Business Corporate Platinum, HDFC Bank & Paytm HDFC Bank Corporate / Paytm HDFC Bank Select Corporate:** 1% surcharge waived off for transaction value between ₹400/- - ₹5000/- (Maximum waiver capped at 500/- per statement cycle (GST Applicable) **Corporate Signature / World :** 1% surcharge waived off for transaction value between ₹400/- - ₹5000/- (Maximum waiver capped at 1000/- per statement cycle (GST Applicable) **Corporate/Business Premium :** 1% surcharge waived off for transaction value between ₹400/- - ₹10000/- (Maximum waiver capped at `1000/- per statement cycle (GST Applicable) **Business Corporate Money Back :** 1% surcharge waived off for transaction value between ₹400/- - ₹5000/- (Maximum waiver capped at `500/- per statement cycle (GST Applicable) Reward Points will not be accured on fuel transactions GST charged on fuel surcharge is non-refundable. Fuel surcharge varies from 2.5% to 1% of fuel transaction amount. The rate of surcharge may vary depending on the fuel station and their acquiring bank. W.E.F. 1st Jan 2018, Fuel Surcharge waiver will be applicable only on fuel transaction between ₹400 and ₹5000 on Business Corporte Regalia
Railway Ticket Purchase Fee & Online Railway Ticket Booking	On HDFC Bank's Payment Gateway - 1.8% + GST On Other Bank's Payment Gateway - rates as per IRCTC website
Reissue Lost, Stolen or Damaged Card	₹100/- per card re-issued
Outstation Cheque Processing Charge	Cheque value up to ₹5000/- - Fee will be ₹25/- Cheque value above ₹5000/- - Fee will be ₹50/-
Retrieval Fee (Charge slip)	₹125/- per Charge slip
Foreign Currency Transactions	**Corporate - Platinum, Signature/ World, Business Corporate MoneyBack, Paytm HDFC Bank Corporate** - Bank Charges Cross Currency markup of 3.5% on the transaction value **Corporate - Premium, Black Paytm HDFC Bank Select Corporate** - Bank Charges Cross Currency markup of 2.5% on the transaction value **Business Corporate Regalia** - Bank Charges Cross Currency markup of 2% on the transaction value

TDS on withdrawals above Rs. 1 Crore	TDS on withdrawals above Rs.1cr. : TDS@2% is applicable on aggregate cash withdrawals exceeding Rs .1 Cr.
Grace days	Grace days of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue. The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments. The Bank shall report a credit card account as 'past due' to credit information companies (CICs) and levy late payment charge, when a credit card account remains 'past due' for more than three days. The number of 'days past due' and late payment charges shall, however, be computed from the payment due date mentioned in the credit card statement.
Card Validation charges - Domestic Lounge	₹2 will be charged on the Credit Card and the same shall not be reversed by the bank
Priority Pass Lounge Charges (Premium):	All lounge visits within India using Priority Pass will be charged at $27 (in INR equivalent) + Taxes per person per visit. All lounge visits outside India beyond the complimentary cap will be charged at $27 (in INR equivalent) - Taxes per person per visit. Please refer the product features of the card for details on bank website. All guest/s (person accompanying the priority pass holder) will be charged at $27 (in INR equivalent) + Taxes per person per visit.
Rent Pay Transactions	1% fee on transaction amount will be levied on rental transactions done on any applicable merchant for the month. With effect from 1st of July 2025, Fee capped is revised at Rs 4999 per transaction.
Online Skill based Gaming	With effect from 1st July 2025, 1% fee will be levied on Online Skill based gaming spends exceeding Rs 10,000 in a calendar month . Fee will be applied on the total Online skill based gaming spends in a calendar month. Fee capped at Rs 4999 per transaction.
Wallet Loading (excl PayZapp)	With effect from 1st July 2025, 1% fee will be levied on Wallet loading spends exceeding Rs 10,000 in a calendar month. Fee will be applied on the total wallet loading spends in a calendar month Fee capped at Rs 4999 per transaction.
Dynamic currency conversion Markup Fee	With effect from 1st January 2023, a Markup fee of 1% will be levied on all transactions carried out in Indian Currency at an International location or at merchants which are located in India but registered overseas.

In line with RBI mandate, basis the nature and purpose of the transactions carried out on your credit card, customers are advised not to make any payments to the credit card through FCRA accounts. Incase, if any payments are observed through these accounts, customer may receive a notice from the Ministry of Home Affairs seeking explanation for such payments.

Customer Compensation Policy is displayed on the bank website under
Our Corporate Commitment > Citizens Charter > Customer Compensation Policy > Credit Cards

To know the APR value, Please select APR calculator from the below link:
https://www.hdfc.bank.in/commercial-credit-cards/membership-kit

I understand that on approval of my Credit Card, a copy of the application form will be shared with me on email. For obtaining a physical copy, I would need to get in touch with Bank for the same.

EMI Payments are not applicable on commercial cards.

PHONEBANKING NUMBERS

For queries, please call us at our Toll-Free numbers 1800 1600 / 1800 2600
Customers travelling overseas can reach us at 022-61606160.

For any sales queries/ mis-selling / harassment /complaints,
please write to cardsalescomplaint@hdfc.bank.in or call at 044 - 61084900

MOST IMPORTANT TERMS & CONDITIONS

HDFC BANK

(Corporate Credit Card Version 1.57)

1. Fees and Charges

A. Fees payable on the Credit Card by the Cardmember

• Annual Fees • Renewal Fee

The fees may vary for each Cardmember, and from offer to offer. The same is communicated to the Cardmember at the time of applying for the Credit Card. The above fees as applicable are billed to the card account and are stated in the card statement of the month in which it is charged.

Any changes in schedule of fees and charges and terms and conditions. Normally, changes (other than those which are a result of regulatory requirements) will be made with prospective effect giving 30 day's notice

B. Cash Advance Fees

The Cardmember can use the Card to access cash in an emergency from ATMs in India or abroad. A transaction fee of 2.5% (Minimum `500) would be levied on the amount withdrawn and would be billed to the Cardmember in the next statement. The transaction fee is subject to change at the discretion of HDFC Bank. All cash advances also carry a finance charge equal to charges on revolving credit (please refer schedule of charges) from the date of withdrawal until the date of full payment. The finance charge is subject to change at the discretion of HDFC Bank.

C. Charges

I Charges and fees, as may be applicable from time to time, are payable by Cardmember for specific services provided by HDFC Bank to the Cardmember or for defaults committed by the Cardmember with reference to his/her card account.

ii) HDFC Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to customer.

iii) The Bank, in its sole discretion, reserves the right to honour transactions above the approved credit limit or the card on a case-to-case basis subject to internal gudelines and policy of the Bank.

D. Interest Free Period

The interest free credit period could range from 20 to 50 days subject to the scheme applicable on the specific Credit Card (please refer to the Schedule of Charges) and the submission of claims by the merchant. However, this is not applicable if the Previous statement's balance has not been cleared in full or if the Cardmember has availed of cash from ATM. For instance, the HDFC Bank Corporate Card has an interest-free credit period of up to 50 days. This means that a customer who has a billing date of 4th of the month can spend on his Card from 5th April to 4th May, his bill will be generated on 4th May and his Payment Due Date will be 24th May. Hence a purchase made on 14th April will have a credit period of 41 days, while a purchase made on 2nd May will have a credit period of 23 days. This period will be free of interest only if all previous dues are paid in full and there is no unpaid balance carried over from previous months

2. Limits

HDFC Bank at its sole discretion will determine the Cardmember's credit limit and cash withdrawal limit. (Add-on Cardmembers share the same limit). These limits are communicated to the Cardmember at the time of card delivery and in the monthly statements. The available credit limit at the time of the statement generation is provided as a part of the monthly statement. Credit limit on any card account may be reviewed as per the bank policies, specified from time to time. The bank reserves the right to decrease and/or unconditionally cancel the limit assigned to the card. In such an instance the bank will inform immediately including the reason thereof, b SMS/e-mail followed by confirmation in writing.

3. Finance Charges

- Finance charges are payable at the monthly percentage rate (please refer schedule of charges) from the date of transaction in the event of the Cardmember choosing not to pay his balance in full. Finance charges are debited to the Cardmember's account till the outstanding on the card is paid in full.
- Finance charges on cash advances are applicable from the date of transaction until the payment is made in full.
- When the customer carries forward any outstanding amount or avails of Cash Advance, a finance charge calculated by average Daily

Balance Method, will apply to balances carried forward and to fresh billings.

- If a Cardholder avails of the revolving credit facility of the HDFC Bank Credit Card and hence chooses to pay an amount less than the total amount due reflected in the monthly billing statement, the entire outstanding amount would attract finance charges and all new transactions will also attract finance charges till such time as the previous outstanding amounts are repaid in full.
- Late Payment Charges will be applicable if the Minimum Amount Due is not paid by the paymnet due date. clear funds need to be creditied to the HDFC Bank card account on or

  before the payment due date, to avoid late paymnet charges. Late Paymnet Charges are applicable as follows:

Late Payment Charges are applicable as below:

Outstanding Balance	Late Payment Charges (w.e.f 25th July 2022)
Less than ₹ 100	Nill
₹ 100/- to ₹ 500/-	₹ 100
₹ 501/- to ₹ 5,000/-	₹ 500
₹ 5,001/- to ₹ 10,000/-	₹ 600
More than ₹ 10,000/-	₹ 750

- Over Limit charges are applicable on total outstanding exceeding the Credit limit at the rate of 2.5% of the over limit amount subject to minimum of Rs. 500 basis consent. In case the Cardholder proposes to avail any limit over and above the sanctioned Credit Limit, the Cardholder shall, in the form and manner as may be stipulated by the Bank, consent for such additional limit (Over Limit) as may be approved by the Bank in its sole discretion. Upon grant of such consent by the Cardholder, the sanctioned Credit Limit of the Cardholder shall stand increased by the amount equivalent to the Over Limit.

The following illustration will indicate the method of calculating various charges.

Date	Transaction details	Amount
10th April	Purchase of household goods	₹15000/-
15th April	Purchase of garments and accessories	₹5000/-
18th April	Payment due date	Total amount due (TAD) = `20000/- (Minimum amount due is `1000/-)
12th May	Payment in to Card account (Late payment charges will be applicable here)	₹2000/- (Credit)
14th May	Purchase of groceries	₹1000/-
15th May	Payment in to Card Account	₹15000/-(Credit)

Thus, on the statement dated 18th May, the following would reflect as the components of the total amount payable by you:

Interest calculated = (outstanding x 3.49% p.m. x 12 months x No. of days)/365.

(a) Interest of `15000/- @ 3.49% p.m. (i.e.41.88% per annum) from 19th April to 11th May (i.e.for 23 days) = `395.85/-

Interest on `13000/- @ 3.49% p.m. (i.e.41.88% per annum form 12th may to 14th May (i.e.for 3 days) = `44.75/-

Interest on `5000/- @ 3.49/- p.m. (i.e.41.88% per annum from 19th April to 14th May (i.e.for 26 days) = `149.16/-

Interest on `3000/- @ 3.49% p.m. (i.e.41.88% per annum from 15th May to 18th (i.e.for 4 days) = `13.77/-

Interest on 1000/- (fresh spends @ 3.49% p.m. (i.e.41.88% per annum) from 14th May to 18th May (i.e.for 5 days) = `5.74/-

Thus the total interest of `609.27/- is payable

(b)Late Payment Charges = `750/-

(c) Goods and Service Tax at 18% on Interest and Late Payment Charges = `244.67/-

(d)Total Principal Amount outstanding = `4000/- (`1000/- fresh spend + balance `3000/- outstanding from last month's billing period)

Hence, the Total Amount Due = (a)+(b)+(c)+(d)= `5603.94/-

Please note :

Please note that the Finance Charges and other charges are subject to change at the discretion of HDFC Bank. For a list of charges that may be levied at specific instances, please refer to the Schedule of Charges available at the start of this document.

Minimum Amount Due (MAD), (WEF June'25)

If 5% of (Finance Charge + Retail Spends + Cash Advance) is higher than the Finance Charge, then: MAD = Total GST + EMI amount (if applicable) + 100% of Fees/Charges + 5% of (Finance Charge + Retail Spends + Cash Advance) + Over-limit Amount* (if any). Please refer to **Illustration 1**

If 5% of (Finance Charge + Retail Spends + Cash Advance) is less than the Finance Charge, then: MAD = Total GST + EMI amount (if applicable) + 100% of Fees/Charges + 100% of Finance Charges + 5% of (Retail Spends + Cash Advance) +Overlimit Amount* (if any). Please refer to **Illustration 2.**

Example:

Jun'25 ONWARDS

Illustration 1 (fig. in ₹)		
A	Retail/Cash Outstanding Balance	**25,886.40**
B	Finance Charges	**660.78**
C	EMI Amount (if applicable)	**5,444.00**
D	Fees & Charges	**750.00**
E	Total GST in the statement	**386.78**
	TOTAL AMOUNT DUE	**33,127.96**

Assuming cardholder doesn't make any spend transaction during the statement period, Minimum Amount Due (MAD) will be calculated as given below:

5% (Finance Charge+ Retail Spends +Cash advance) 5% (25,886.40+660.78) = ` 1,327.36. Since ` 1,327.36 is higher than finance charge of 660.78, The following calculation would apply

Minimum Amount Due Calculation			
A	Retail/Cash Outstanding balance	**1,327.36**	5%
B	Finance Charge		
C	EMI Amount (if applicable)	**5,444.00**	100%
D	Fees & Charges	**750.00**	100%
E	Total GST in the statement	**386.78**	100%
	Minimum Amount Due	**7,908.14**	

1st Jun'25 ONWARDS

Illustration 2 (fig. in ₹)		
A	Retail/Cash Outstanding balance	**1,18,692.00**
B	Finance Charges	**8,390.96**
C	Fees & Charges	**1,689.35**
D	Total GST in the statement	**1,814.46**
	TOTAL AMOUNT DUE	**1,30,586.77**

Assuming cardholder doesn't make any spend transaction during the statement period, Minimum Amount Due (MAD) will be calculated as given below:

5% (Finance Charge+ Retail Spends +Cash advance) 5% (1,18,692.00+8,390.96 = ₹6,354.14. Since ₹6,354.14, is lower than finance charge of 8390.96, the following calculation would apply

Minimum Amount Due Calculation			
A	Retail/Cash Outstanding balance	**14,325.56**	5%
B	Finance Charge		100%
C	Fees & Charges	**1,689.35**	100%
D	Total GST in the statement	**1,814.46**	100%
	Total Amount due	**17,829.37**	

In case customer has exceeded assigned credit limit – *Over-limit (OVL) and If OVL amount is higher than the Computed MAD, then MAD = OVL. Please refer to Illustration 3.

1st Jun'25 ONWARDS

Illustration 3 (fig. in ₹)		
	Credit Limit	**40,000**
	Header	**Statemented Amount**
A	Retail/Cash Outstanding balance	**42,893.00**
B	Finance Charges	**1,448.06**
C	Fees & Charges	**1,100.00**
D	Total GST in the statement	**458.65**
	TOTAL AMOUNT DUE	**45,899.71**
	OVL Amount	**5,899.71**

Minimum Amount Due Calculation			
A	Retail / Cash Outstanding Balance	**2,217.05**	5%
B	Finance Charges		5%
C	Fees and Charges	**1,100.00**	100%
D	Total GST in the statement	**458.65**	100%
	Computed MAD	**3,775.70**	
	Final MAD	**5,899.71**	

OVL amount (Total Amount due – Credit Limit) = ₹ 5,899.71, which is greater thanthe Computed MAD of 3775.70; MAD = OVL (₹ 5899.71)

The following illustration will indicate the method of calculating LPC

LPC Illustration		
A	Statement Date	1st May'22
B	Statement Due	25,000
C	MAD	1250
D	Billing Due Date	20th May'22
E	Grace Date	23rd May'22
F	Unbilled usage 1st May to 23rd May 22	5,000
G	Total Outstanding as of 23rd May 22(A+E)	30,000
H	Payment Received - MAD - Rs.1250.00	25th May 22
I	LPC Levied only on Total Outstanding Balance	750

If the MAD amount is ₹1,503.50 (Rupees one thousand five hundred and three and paise fifty only), post computation it will be rounded off to next multiple of tenth digit i.e.,₹1,510.00 (Rupees one thousand five hundred and ten only).:

4. Billing and Statement

A. HDFC Bank will send the Cardmember / Corporate a periodic statement showing the payments credited and the transactions debited to the Cardmember's account since the last statement. The Bank will mail / e -mail the statement of transactions in the card account periodically to the mailing address / e-mail address as per the records with the Bank.

B. **Minimum amount payable:** If Finance charges > (5% of Retail Spends + 5% of finance charges) then MAD = Total GST + 100% of Fees/Charges + 100% of Finance Charges + 5% of [Retail Spends + Cash Advance (if any)] + Overlimit Amount (if any) and rounded to the next higher 10th digit. If Finance charges < (5% of Retail Spends + 5% of Retail finance charges) then MAD = Total GST + 100% of Fees/Charges + 5% of [Finance Charge (if any) + Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any) and rounded to the next higher 10th digit. However, In cases where MAD value is calculated as per the aforementioned details falls below or equal to Rs 200, the MAD value will be charged as Rs 200/- Where statement value of Total Amount Due (TAD) is Rs 200 and lower, MAD will be equal to TAD.

HDFC Bank Credit Cards offer the Cardmember the facility of revolving credit. The Cardmember may choose to pay only the Minimum Amount Due printed on the statement. The balance outstanding can be carried forward to subsequent statements. The Cardmember can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Such payment should be made before the Payment Due Date. Clear funds need to be credited to HDFC Bank Card account on or before payment due date to avoid Late Payment Charges. Cardmembers are advised to drop local cheques well in advance of the Payment due date to ensure payment reflects on the card account within the Payment due date. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardmember's current Minimum Amount Due in addition to the outstanding exceeding the Cardmember's Credit Limit.

C. Payments made towards the card out standing are acknowledged in subsequent statements.

D. Payments received against the Card member's card outstanding will be adjusted against all Pre-closure of loans (Loan Principle outstanding / Pre-closure Charges+GST), GST, Fees & Charges (Other than Finance Charges), Finance Charges, EMI, Cash Advances and Retail Purchases in that order.

E. **Method of Payment :** Payment towards the card account may be made in any of the following ways:

I) **NetBanking & ATM :** In case the Card member has a HDFC Bank account, he can make the Payment through NetBanking, ATMs or PhoneBanking.

II) **Standing Instruction on HDFC account (Auto Debit):** In case the Cardmember has an HDFC Bank account, he can opt for a Standing Instruction facility, where funds can be automatically transferred from the Cardmember's HDFC Bank account to the Cardmember's card account on due date. The Automatic debit will be processed on the registered account authorized by the Bank nominated by the Cardmember from the Payment Due Date and will be credited to the Card Account. In the event of non-realization of payment in the first attempt, repeat attempts will be made until realization of payment. In the event of non-realization of the complete standing instruction (SI) amount

which is set by the Cardmember, SI return charges shall be levied to the Cardmember on the net payable amount post payment attempts. The cardholder acknowledges and agrees that recovery of Minimum Amount Due (MAD) post failure to recover Total Amount Due (TAD) shall lead to levy of the autopay return charges on the net payable amount remaining due and outstanding on the payment due date.

Examples:

Scenario 1: Cardmember opts for SI

facility on Total Amount Due (TAD) and the SI amount is Rs.10000 and system recovers only Rs.500 (Minimum Amount Due) due to insufficient funds in the nominated account, payment return fee will be levied on the net payable amount i.e Rs.10,000 – Rs.500 = Rs.9,500. Similarly, if the system is able to recover only partial amount for example, Rs.200 which is less than Minimum Amount Due (MAD) payment return fee will be levied on the net payable amount i.e Rs.10,000 – Rs.200 = Rs.9,800

Scenario 2 : Cardmember opts for SI

facility on Total Amount Due (TAD) and the SI amount is Rs.10000. If partial payment is received for example, Rs.200 prior to the payment due date and subsequently standing instruction facility fails, payment return fee will be levied on the net payable amount i.e Rs.10,000 – Rs.200 = Rs.9,800

III) NEFT / RTGS / IMPS : Customer can also make payment through NEFT fund transfer mode from other bank account (use IFSC code HDFC0000128) or use the VISA Money transfer facility / IMPS.

IV) Bill Desk : In case the Cardmember does not have an HDFC Bank account, he can make the Payment through Bill Desk facility using other banks NetBanking account.

V) Cheque / Demand Draft : By dropping the payment instrument (Cheque or draft) into any of the HDFC Bank Credit Card drop boxes placed in the HDFC Bank branches and ATMs.. The Cheque Draft should be made payable to HDFC Bank Card Number xxxx xxxx xxxx xxxx.

VI) **Mobile Banking :** Login to the Mobile Banking App, enter your credentials, choose your card, and confirm to complete your payment.

VII) Disclaimer - Please refrain from making payments through modes other than those authorized by the Bank

F. **Billing Disputes Resolution :** All the Contents of the statement will be deemed to be correct and accepted if the Cardmember does not inform HDFC Bank of the discrepancies within 30 days of the Statement Date in writing. On receipt of such information, HDFC Bank may Reverse the charge on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges is to the Cardmembers account, the charge will be reinstated in a subsequent statement along with the associated retrieval requests charges. Upon receipt of dispute from customers, within a maximum period of Thirty days, Bank would provide necessary documents, wherever applicable and received from the Member Bank, subject to operating guidelines laid down by the respective franchisee like Visa/Master Card/Diners Club/Rupay etc.

Bank shall exercise due care on its part in due course of issuance of card PINs / Codes & and the Bank ensures to share any confidential data of the customer / cardholder only with the said customer / Cardholder.

GST levied will not be reversed on any dispute on Fee & Charges / interest.

Kindly refer our Customer Protection Policy for electronic banking transactions at :

www.hdfcbank.com/assets/pdf/Customer-Protection-Policy.pdf

G When the card member receives a merchant refund for a transaction incurred earlier on the card it will be credited to the card account upon receipt which will adjusted towards last statemented balance / billed outstanding. If the said refund amount is greater than the last statemented balance / billed outstanding, then the excess amount post adjustment against last statement balance / billed outstanding will be refunded to your account, provided the said merchant refund had originated from a transaction incurred prior to the last statement date. If you have not furnished your account number for such credits, kindly login through my-cards application and update your account number or visit our nearest branch for updating the account number. If the merchant refund received pertains to a recent transaction incurred post the last statement date, then the refund received will be credited to card account and adjusted against the original transaction. Such credits posted to the Card Account including but not limited to those arising from

returned goods or services or cancelled transactions, the Reward Points or cashpoints accrued as per product construct will be reduced / reversed / adjusted. In case of cancellation of E vouchers that were availed by redeeming reward points, the restoration of reward points, if allowed at the discretion of the Bank, would be allowed at same rate at which the E vouchers redeemed at.

H. **Contact Particulars:** The Cardmember can contact HDFC Bank Credit Cards for making any enquiries or for any grievance redressal through:

Region	Email ID
Payment Apportionment **(PAN India)**	corp.payments@hdfc.bank.in
Corporate Assist **(PAN India)**	corporateassist@hdfc.bank.in

- 24 Hour customer Service Service Call Center- a detailed list of phone numbers is available at the end of this document and on the reverse of the monthly statements. By e-mail:
- Through mail - HDFC Bank Cards Division, P.O. Box. 8654, Ambattur Industrial Estate, P.O., Chennai - 600058.

J. Authorized signatory shall be provided option to modify the billing cycle of the credit card atleast once by sending a request to corporate assist team on corporateassist@hdfc.bank.in

K. CorpCard Assist : One-stop self-service portal for Purchase and Corporate Cards. Manage cards, set spending limits, download statements, issue virtual cards, pay card dues, raise service requests, track usage and more - securely, anytime, anywhere. Link Below :

https://corpcardassist.hdfc.bank.in/

5. Default

In the event of default, the Cardmember will be sent reminders from time to time for settlement of any outstanding on the card account, by post, fax, telephone, e-mail, SMS messaging and/ or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection. In case the cardholder fails to make payment of either the Minimum Amount Due or the total amount due, under each monthly billing statement, the bank shall notify the customer of such non-payment and its intention to report the cardholder as defaulter to the Credit Information Companies (CIC) in case the cardholder fails to pay the Minimum Amount Due or the total amount due within 7 (seven) days. In case the cardholder makes the payment of either the Minimum Amount Due or the total amount due after the expiry of 7 (seven) days' notice period, the Bank shall update the status within 30 (thirty) days from the date of settlement of dues. In case a transaction is disputed by customer, a temporary credit equivalent to the amount disputed by customer will be provided to the Credit Card account of the customer

6. Right Lien

A. For Individual and Joint & Several liability cases, the bank, at any time and without notice, will have lien and right to set-off on all monies belonging to the Cardmember and/or add on Cardmember standing to their credit in any account/custody of the bank, if upon demand by the bank, the balance amount on the card account is not repaid within the prescribed time. B) During settlement of redemption in case available Reward Points balance is lesser than Points required for the transaction, the bank reserves rights to debit the differential amount on the Customers Card/Account.

B. During settlement of redemption, in the case of available Reward Points balance being lesser than the Points required for the transaction, the bank reserves the right to debit the differential amount on the Customer's Card/Account.

7. Termination/Revocation of the card membership

I understand that the usage of the HDFC Bank International Credit Card(s) shall be strictly in accordance with exchange control regulations. applicable laws or regulations of the Regulatory authorities as applicable from time to time, which I undertake as my responsibility to keep myself updated and also that the card will not be used for prohibited transactions including but not limited to Forex trading, lottery, betting, gambling, dating, Bitcoins, Virtual currency and in the event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act 1999 or its statutory modifications or re-enhancement or any other applicable law thereof.

A. The Cardmember may terminate the card membership at any time by writing to HDFC Bank at the following address: “HDFC Bank Cards Division, P.O. Box. 8654, Ambattur

Channels	Path / Contact details
MyCards	Login into Mycards> Card control > Services > Other Action > Card Closure *Applicable only for Corporate Declaration
WhatsApp Banking	70700 22222 > Type Hotlist Card > Option will be displayed for hotlisting
PhoneBanking / IVR	1800 1600 / 1800 2600 (accessible across India)
EVA	Visit hdfcbank.com > Click on EVA icon > Credit Card Service > Block Card
Email	corporateassist@hdfc.bank.in
CorpCard Assist Portal :	Click Total Cards > Click on required Alternate A/c No.> Click Block/Close Card > Select Block Type -> Enter Reason>Submit

Industrial Estate, P.O., Chennai - 600058. along with the cards cut diagonally to pieces. All the cards including the add-on cards will be terminated basis the written request. Termination will be effective only after receipt of the cut cards and payment of all amounts outstanding to the card account. No annual, joining or renewal fees shall be refunded on a pro-rata basis. In case any customer wishes to close /surrender the card – the customer may place the request through below channels.

Please note that if a credit card has not been used for a continuous period of 1 (one) year, the Bank will intimate the cardholder about non-usage of the card and request the cardholder to start using the card within 30 (thirty) days from the date of such intimation. If either no reply is received from the cardholder or the cardholder does not start using the card within a period of 30 (thirty) days, the card account shall be closed by the Bank, subject to payment of all dues by the cardholder.

If a credit card has not been activated or used within 30 (thirty) days of card open date., the Bank shall intimate the cardholder about nonusage or non-activation of the card and request the cardholder to activate or start using the card within 7 (seven) days from the date of such intimation. If the cardholder does not start using the card within a period of 7 (seven) days, the card account shall be closed by the Bank.

B. In case the Bank notices unusual and abnormal transaction patterns in the use of the Card, the Bank will try to establish contact with the customer on the registered phone number of the customer available on its records to verify if the card transaction in bonafide. Upon failure on the part of the Bank to establish contact with the customer, the Bank may restrict / terminate the use of the Card without any further notice, if the Bank reasonably believes it to be necessary in the interest of the Cardholder and / or for security reasons. HDFC Bank can suspend the facility on the Credit Card, if the Cardmember defaults on payment due or exceeds the credit limit extended. The Credit Card must not be used after the Agreement has ended or if the card account is suspended.

C. In such a situation, the Cardmember must (subject to any default or other notice required by law) immediately pay HDFC Bank the total outstanding Balance on the Account. This includes all amounts due to HDFC Bank under the Agreement, including all transactions and other amounts not yet charged to the Account. The card will not be considered as closed until the Cardmember has paid all such due amounts.

D Any transactions incurred by the Cardmember prior to the closure of card and which is presented / claimed at a later point by the merchant shall be billed to the Cardmember for effecting necessary payments towards such transactions. The Cardmember shall be is obligated to pay for any transactions which were incurred prior to the closure date of the card and the Bank shall report these outstanding payments of the Cardmember to CICs, if not paid by the Cardmember Cardmember.

E The death or incapacitation of a Cardmember, insolvency / dissolution / bankruptcy / or winding up of a Corporate Body of a Cardmember shall automatically cancel the card issued to the Cardmember as well as any Add-on Cardmembers. The Card Account would also be liable to be suspended on instructions from any government / regulatory body. All amounts outstanding on the Card Account shall be deemed to have immediately become Due on death or incapacitation, insolvency, bankruptcy, winding up or instruction from government / regulatory bodies, as the case may be, and Bank shall be entitled to recover the same in accordance with the relevant laws in force without prejudice to the obligation of the Cardmember to forth with pay all outstanding amounts.

8. Loss/theft/misuse of card
Customer Protection:

In case of loss/theft/ misuse of card, the Bank shall be guided by the 'Customer Protection Policy' updated on the website of the Bank which has been formulated based on the RBI circular on Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions' as updated from time to time. (RBI Circular - ref. DBR.No. Leg. BC.78/ 09.07.005/2017-18 dated July 6, 2017) Please Note you can refer the Customer Protection Policy Note by visiting www.hdfcbank.com > Useful Links > Our Corporate Commitments ? Customer Compensation Policy. If customer suspects any unauthorised transaction, customer should inform the bank through the following channels: for blocking of card to avoid further unauthorised transaction or misuse. In case of loss / theft / misuse of the card,customer can immediately hotlist / block the card by raising a request through below channels

Channels	Path / Contact details
NetBanking	Netbanking home page > Log in > Credit Cards > Select the Card from Your Credit Cards > Block
Mobile Banking	Mobile banking home page > Pay > Credit Cards > Select the Card from Your Credit Cards > Block
MyCards- PWA	Login into MyCards>Card Home Page > Services > Security > Hotlist
WhatsApp Banking	70700 22222 > Type Hotlist Card > Option will be displayed for hotlisting
PhoneBanking / IVR	1800 1600 / 1800 2600 (accessible across India)
EVA	Visit hdfcbank.com > Click on EVA icon > Credit Card Service > Block Card
SMS Banking	SMS "Block CC ****" on 7308080808 to block your card **** last 4 digits of card number

A. The Cardmember is to notify the 24 hour call centre immediately if the Primary or Additional Credit Card is misplaced, lost, stolen, mutilated, not received then due or if he / she suspects that the credit card is being used without Cardmember's permission. Once a card is reported lost, it shall not, under any circumstance be used if found by the Cardmember subsequently. As the Add-On card is an extended facility given on the primary Card Account, the Add-On card is rendered invalid when the Primary card is reported lost. Similarly, if the Add-Oncard is reported lost, the Primary Card Account and other Add-On cards are invalidated. In case of loss / theft / misuse of the card, customer can immediately block the card by raising a request through NetBanking, MyCards, WhatsApp Banking, PhoneBanking, IVR. Once the request is raised through above channels,no transaction can be made through the card from immediate effect as the same will be blocked.

B. The bank is not liable or responsible for any transactions incurred in the card account prior to time of reporting of the loss of the card, and the Corporate will be wholly liable for the same. After the receipt of proper notification of the loss by the Bank, the corporate subsequent liability is zero. In addition to notifying HDFC Bank about the loss or theft of the card, the Cardmember must report any theft of cards to the Police and lodge an FIR and provide the acknowledgment copy of the police complaint to the Bank.

C. The Cardmember will be liable for all losses in case of misuse of the card by someone who obtained the PIN or the card with the consent of the corporate. The Cardholder is under obligation to take all appropriate steps to keep the card (including the add-on card/s) safe and not to record the PIN, One Time Password (OTP) or any other token/code issued from time to time, in any form that would be retrievable or otherwise accessible to any third party if access is gained to such a record, either honestly or dishonestly.

D. If the Cardmember has acted fraudulently, the Cardmember would be liable for all losses. If the Cardmember acts without reasonable care, the Cardmember may be liable for all losses incurred.

E. HDFC Bank may, without referring to the Cardmember give the police or relevant authorities any information that HDFC Bank consider relevant about the loss, theft or misuse of a Card or PIN.

F. An optional insurance product may be availed by the card members, at his/her own discretion, to cover the Liability arising in the event of any fraudulent transactions on the credit card. For further details and Terms and Conditions of such Insurance cover, kindly contact our representative of the Bank.

G. In line with RBI mandate, basis the nature and purpose of transactions carried out on your credit card, customers are advised not to make any payment to the credit card through FCRA accounts. In case, if any payments are observed through these accounts, customer may receive a notice from the Ministry of Home Affairs seeking explanation for such payments.

H. Capital Account transactions outside India such as "Opening of an account with a bank outside India, Investment, setting up of an entity and purchase of Immovable Property" are not allowed/ permitted using HDFC Bank's Credit Card, Prepaid Card and Debit Card"

9. Reward Points

Reward Points, If applicable as per product conduct; are valid only for 2 years from the date of accumulation. e.g.:- if you have received Reward Points in the month of May 2019, then same will expire in May 2021.

a. If the Credit Card is not used for more than 365 days, Reward Points accrued will benullified.

b. The Bank reserves the right to cancel or suspend Reward Points accrued on the Credit Card if it is in arrears, restructured, suspension or default or if the Card Account is or is reasonably suspected to be operated fraudulently. Reward Points earned but not redeemed at the time of death of the Cardmember shall be forfeited.

c. If the Credit card is blocked (Blocks N/R/M/O) due to hotlisting i.e. lost, stolen, etc (or) Card is RTO i.e. not delivered due to address change, etc (or) resident card holder holding a Non-resident account (or) de-activation of card till card holder authorization and is not re-activated within 6 months from block placement - For such cases RPs accrued in the card will be nullified.

10. Grievance Cell and Compensation Policy

First level touch points:

Queries / Feedback / Complaints. The customer can reach out to the following channels:

- Online Dispute Resolution
- Call us
- Visit us
- Write to us
- Email us
- Report unauthorised e-transactions (transactions not done by you)
- Chat with us
- Block/Unblock credit card
- Check your credit card outstanding amount
- Credit cards mis-selling or harassment related complaints.
- Second level touch point:

If you have not received a satisfactory response for your queries with other channels. Please write to our Grievance Redressal Officer. The Cardmember can contact HDFC Bank Credit Cards for making any enquiries or for any grievance redressal through:

Through our Call Centres :
1800 1600 / 1800 2600 If you are not in India: 022-61606160

Through Mail Grievance Redressal Officer at Mr. Shanmugasundar R., HDFC Bank Cards Division, Door No.94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai-600058

By Email: grievance.redressalcc@hdfcbank.in

Grievance Redressal Officer:

Reach us on phone 04461084900 between 09.30 a.m. to 05.30 p.m. Monday to Friday. (Not Available on 2nd & 4th Saturdays, All Sundays and Bank Holidays)

Please note that the mechanism and timelines of Grievance Redressal Policy is available on the website – www.hdfcbank.com and the same can be accessed by following the path – Our Corporate Commitment -> Citizens Charter -> Grievance Redressal

Customer Grievance will be addressed within a period of 30 days, if your issue still remains unresolved or if you have not received response within 30 days of lodging a complaint, you may approach the Banking Ombudsman appointed by the Reserve Bank of India.

Failed / Unsuccessful Domestic transactions: In case of unsuccessful transaction / failure, as per Harmonisation of TAT, the Bank will reverse blocked amount within 5 days, if merchant claim does not arise. In case if the merchant claims such

transaction the regular dispute process will be followed as per franchise guidelines which is covered in the compensation policy

Compensation Policy: The timeline is specified and updated in the compensation policy displayed on the bank website under Our Corporate Commitment > Citizens Charter > Customer Compensation Policy > Credit Cards

Where it is established that the Bank had issued and activated a credit card without written consent of the recipient, the Bank would reverse the charges immediately and also pay a penalty without demur to the recipient amounting to twice the value of charges reversed in this regard. Operation of credit account shall be in accordance with HDFC Bank credit card terms and conditions. Transactions reported as erroneous by customers, which require specific reference to a merchant establishment will be handled as per chargeback rules laid down by card networks (VISA / MasterCard / Diners / RuPay). The Bank will provide explanation and, if necessary, documentary evidence to the customer within a maximum period of sixty days. Failure on the part of the card-issuers to complete the process of closure of credit card within seven working days shall result in a penalty of ₹500 per day of delay payable to the customer, till the closure of credit card, provided there is no outstanding in the credit card account.

11. Disclosure

The Cardmember acknowledges that as per existing business practices, the Bank can disclose from time to time any information relating to the Credit Card(s), to any credit bureau (Existing or Future) The Credit Information Companies are an initiative of the Government of India and Reserve Bank of India to improve the functionality and stability of the financial system. All banks and financial institutions participating in this initiative are required to share customer data with Credit Information Companies and this information is being provided in the terms of the Credit Information Companies Regulation Act, 2025. In view of this we wish to inform the Cardmember that the bank can disclose any information relating to credit card(s) default by the customer to the Credit Information Companies to any other credit bureau (Existing and Future) in case the card is overdue, with due intimation to the cardholder . The Bank hereby informs the Cardmember that fresh/ update on cardholder's data on receipt of payment towards overdue card accounts will reflect in CIBIL / other credit bureaus within a period of 30(Thirty) days from the date of receipt of payment by the bank. We also wish to inform the Cardmember that the bank will, at its own discretion, record specific conversations between the Cardmember and the representative of the Bank, in cases of grievance-related conversation or payments-recovery-related conversations or any other conversations, that the Bank may deem fit. Select Credit Card variants have a complimentary insurance cover on the Card. The policy coverage starts from the date of the Credit Card set up. For information on updating nominee details and terms and conditions, please refer to usage guide. Please refer RBI circular ref. DBR.No. Leg.BC.78/09.07.005/2017-18 dated July 6, 2017 on Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions' as updated from time to time. If customer suspects a unauthorised transaction, customer should inform the bank through PhoneBanking, and initiating blocking of card to avoid further unauthorised transaction.

I/We agree that the bank before issuing any credit card account, will carry out a due diligence as required under Know Your Customer guidelines of the bank.

I / We would be required to submit necessary documents or proofs, such as identity, address, photograph and any such information to meet with KYC, AML or other statutory/regulatory requirements.

I/ We hereby confirm that in case of any updates or changes to the documents submitted during the establishment of the business or account-based relationship, or thereafter as necessary, I/We shall promptly inform the bank and provide the updated documents within 30 days of such changes.

I / we agree to submit the updated KYC documents at periodic intervals, as may be required by the Bank.

I/We, give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry.

I/We understand that my KYC Record includes my KYC documents /Profile

information such as my name, address, date of birth, PAN number etc.

12. Lounge Access

Priority Pass - Charge of $27 + GST, will be applicable on all the lounge visits exceeding the complimentary cap. These charges will be billed on your subsequent statement within 90 days of date of visit. Currency conversion rate is applicable as on the date of settlement. Please ensure the safety of your Priority Pass to avoid misuse. The priority pass is not transferable. Bank has the right to withdraw the Priority Pass membership or any other benefit associated with your credit card if your card is closed or remains inactive for more than 90 days.

13. Most Important Terms and Conditions In Regional Language

Please Visit https://www.hdfc.bank.in for information on MITC in regional languages,Options available

1) Hindi 2) Kannada 3) Malayalam 4) Telugu 5) Tamil 6) Bengali 7) Marathi 8) Gujarati 9) Punjabi 10) Oriya 11)Assamese

The Card member hereby acknowledges that the Most Important Terms and Conditions available in regional languages at https://www.hdfc.bank.in is the representative text of the English version of the Most Important Terms and Conditions.

The Card member agrees and acknowledges that in the event of any inconsistency between the texts in English and regional languages of the Most Important Terms and Conditions, the text in English shall prevail and shall be binding on the Cardmember.

ADDITIONAL SCHEDULE - Income Recognition, Asset Classification and Provisioning pertaining to Advances- Clarifications (IRACP)

With reference to the Commercial / Corporate Credit Card application submitted by me/ us, I/we confirm having understood the following concepts and illustrative examples (as detailed below) related to due dates, classification of my/our Card as Special Mention Account(SMA)/ Non-Performing Asset(NPA) in the course of the conduct of the Credit Card

Concepts / Clarifications / Illustrative examples

Dues:
Means, the principal/interest/ any charges levied on the credit card which are payable within the period stipulated as per the terms of sanction of the credit facility / payment due date mentioned in the monthly statement.

Overdue:
Means, the principal I interest/ any charges levied on the credit card which are payable but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

Appropriation of payments:
Payments received against the Card member's card outstanding will be adjusted against all taxes, fees and other charges, interest charges, cash advances and purchases in that order.

if in any credit card as on 1st Feb'21 there are no over dues and an amount of Rs. X is due for payment towards principal /interest/charges, any payment being credited on or after 1st Feb'21 in the credit card will be used to pay off the dues outstanding on 1st Feb'21

Assuming that nothing is paid lor there is partial payment (Rs Y) of dues during the month of February, the overdue as on 1st Mar'21 will be Rs. X-Y.

Additionally, an amount of Rs.Z becomes due as on 1st Mar'21, Now any payment / partial payment into the account on or after 1st Mar'21 will be first utilized to pay off the partial due of 1st Feb'21 (Rs X - Rs.Y) If there is more recovery than the Rs X - Rs Y then after recovering dues of 1st Feb'21, the remaining amount will be treated as recovery towards due of 1st Mar'21.

Age of oldest Dues:
The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid. In the aforesaid illustration, if the Dues relating to 1stFeb'21 remain unpaid till 1st Mar'21, the age of the oldest dues is reckoned as 30 days on 2nd Mar'21.

Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA):
Lending institutions will recognize the incipient stress in card accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA) The basis of classification of SMA / NPA Category shall be as follows:

Outstanding in the Credit card account (For credit card dues referred hereinto is the Minimum Amount Due as mentioned in the card statement.)	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overduetegories
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

Non-performing Asset :

A credit card account will be treated as non-performing asset if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.

Illustrative movement of an account to SMA category to NPA category based on delay I non-payment of dues and subsequent upgradation to Standard category during End of Day (EOD) process (considering February as a non-leap year month): Dues referred hereinto is the Minimum Amount Due as mentioned in the credit card statement.

Due date of payment	Payment Date	Payment covers	Age of oldest dues in dayscovers	SMA / NPA Categorisation	SMA since / SMA class date	NPA categorization	NPA Date
01.02.2022	01.02.2022	Payment Dues as mentioned in the statement up to 01.01.2022	0	NIL	NA	NA	NA
01.02.2022	01.02.2022	No payment or part payment of - dues of 01.02.2022	1	SMA-0	01.02.2022	NA	NA
01.02.2022	01.02.2022	No payment or part payment of - dues of 01.02.2022	2	SMA-0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA-0	01.02.2022	NA	NA
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
		No payment of full dues of 01. 02.2022 AND 01.03.2022 at EOD 03.03.2022	31	SMA-1	01.02.2022 / 03.03.2022	NA	NA
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not fully paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 and amount due on 01.04.2022 at EOD 01.04.2022	60	SMA1	01.02.2022 / 03.03.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.2022 at EOD 02.04.2022	61	SMA 2	01.02.2022 / 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 01.05.2022	90	SMA 2	01.02.2022 / 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA	NA	NPA	02.05.2022
01.06.022	01.06.022	Fully paid dues of 01.02.2022 at EOD 01.06.022	93	NPA	NA	NPA	02.05.2022
01.07.022	01.07.022	Paid entire dues of 01.03.2022 & 01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	02.05.2022
01.08.022	01.08.022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32	NPA	NA	NPA	02.05.2022
01.09.022	01.09.022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1	NPA	NA	NPA	02.05.2022
01.10.022	01.10.022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard Account with No Over dues	NA	NA	STD from 01.10.2022

I/we also understand that the aforesaid few examples are illustrative and not exhaustive in nature covering common scenarios, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail