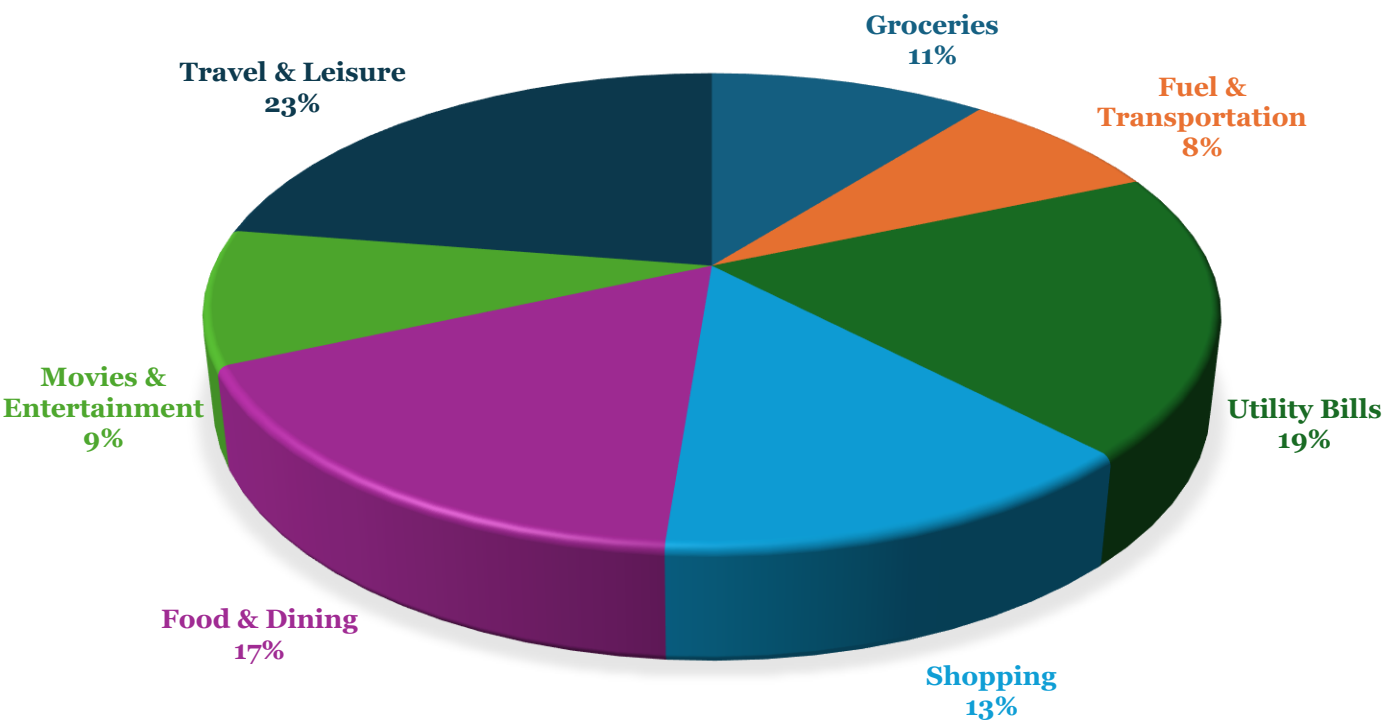


Credit Card Analysis Report

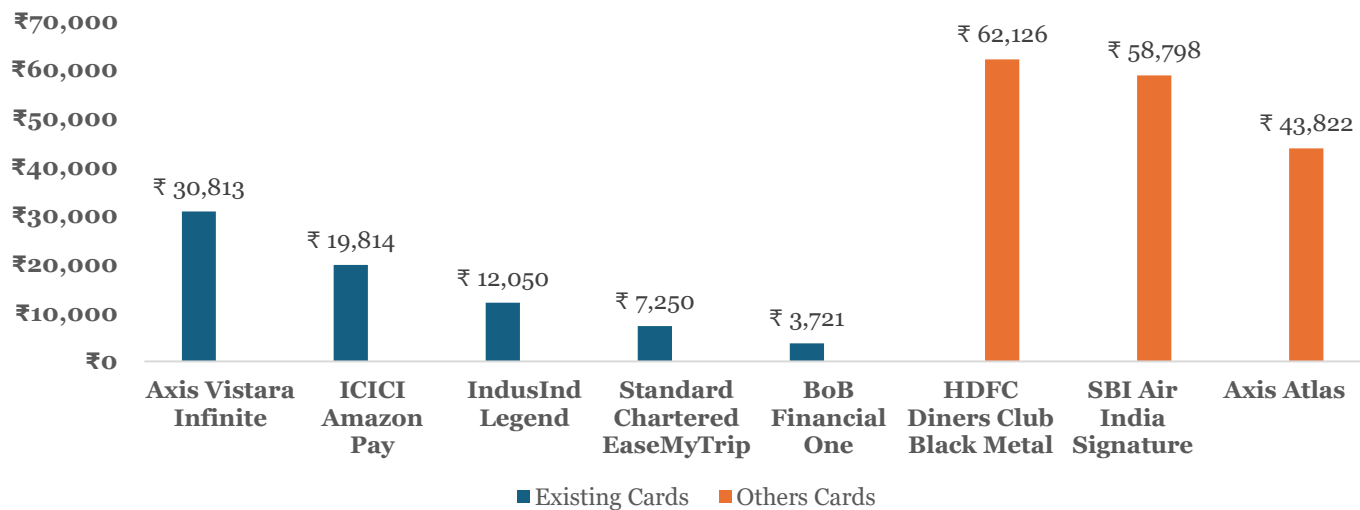
Understanding Your Annual Expense Pattern

Based on the credit cards and bank statement shared by you, we estimate your total annual spending to be around ₹ 6.20 lakhs. The chart below shows the expense split.



Comparing Old Cards vs. New Cards

Your Estimated Benefits



Your Guide to the Best Cards: Rewards Points, Benefits & Net Savings

Credit Card Name(s)	Rupee Value of Estimated Annual Benefits*				Net Savings (%)
	Reward Points	Welcome Benefits	Milestone Benefits	Net Monetary Benefit	
HDFC Diners Club Black Metal Edition	₹ 58,430	₹ 15,496	₹ 4,500	₹ 62,126	10%
Details on Benefits: <ul style="list-style-type: none"> Earn 3.3% base rate of reward points (2x on weekend dining and 10x on shopping & travel via HDFC SmartBuy). Complimentary annual membership of Club Marriott, Amazon Prime, Swiggy One worth ₹ 15,496 on spending ₹ 1.5 lakhs within 90 days of card activation. Bonus reward points worth ₹ 10,000 on spending ₹ 4 lakhs in calendar quarter. Annual Fee is ₹ 10,000 (+GST) 					
SBI Air India Signature Card	₹ 24,697	₹ 20,000	₹ 20,000	₹ 58,798	9%
Details on Benefits: <ul style="list-style-type: none"> Earn 4% base rate reward points (2.5x on Air India tickets through the Air India website or app) (NOTE: Accelerated reward points on Air India tickets through the Air India website or app reduce from 7.5x to 2.5x with effect from 31st March 2025) Bonus reward points worth ₹ 20,000 on card activation and ₹ 20,000 on spending ₹ 5 lakhs in the year. Annual Fee is ₹ 4,999 (+GST) Complimentary membership of Air India Frequent Flyer program. 					
Axis Atlas Card	₹ 40,722	₹ 4,500	₹ 4,500	₹ 43,822	7%
Details on Benefits: <ul style="list-style-type: none"> Earn 5% base rate EDGE Miles points on travel purchases. Bonus reward points worth ₹ 4,500 on card activation and ₹ 4,500 on spending ₹ 3 lakhs in the preceding year. Annual Fee is ₹ 5,000 (+GST). Enjoy the dining offers with up to 20% off on dining restaurants via EazyDiner. 					

* Estimated Annual benefits include rewards earned from transactions, welcome benefits, milestone benefits, and annual fee waivers (if eligible), which are derived from your expenditure pattern.

Current Cards in Use

Credit Card Name(s)	Annual Fees	Est. Annual Benefits*	Net Savings (%)
Axis Vistara Infinite Card	₹ 10,000 +(GST)	₹ 30,813	5%
ICICI Amazon Pay Card	Lifetime free	₹ 19,814	3%
IndusInd Legend Card	Lifetime free	₹ 12,050	2%
Standard Chartered EaseMyTrip Card	₹ 350 +(GST)	₹ 7,250	1%
BoB Financial One Card	Lifetime free	₹ 3,721	1%

Action Steps to follow

By upgrading current credit cards and cancelling those that don't provide enough value, you'll maximise your savings while reducing unnecessary complexity.

1. **Travel-related cards:**

- A. Upgrade **Axis Vistara Infinite** to **Axis Atlas card** for its superior travel benefits and rewards. OR
- B. Since you have an SBI Bank account and prefer Air India, consider **SBI Air India Signature card** which gives you 2.5X rewards for booking Air India flights.

2. **Multi-purpose Card:**

Consider taking **HDFC Diners Club Black Metal** card which is a **premium multi-purpose** card that aligns with your spending habits, offering higher rewards on travel, and shopping purchases. Once you get this, you can **STOP ICICI Amazon Pay card**.

3. **Cards to Stop:**

Suggested action is to **STOP** using the **IndusInd Legend**, **Standard Chartered EaseMyTrip** and **BoB Financial One** as these do not provide the best rewards compared to others.

Disclaimer

The data and analysis in this report are based solely on the information provided by you. The suggestions offered are for informational purposes only. The estimated benefits presented are based on our analysis and are intended for reference purposes only. Please note that these estimates are subject to change and may vary depending on actual usage, as well as the terms and conditions of reward programs.