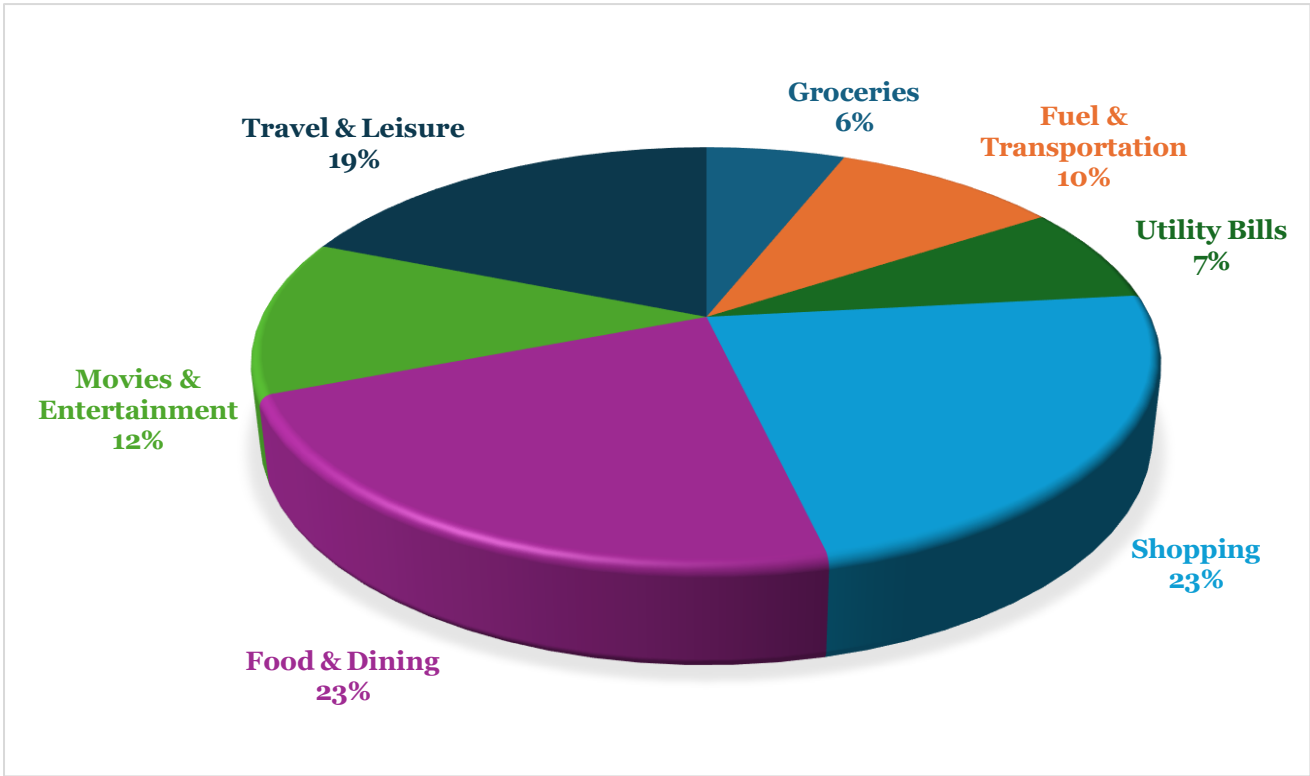
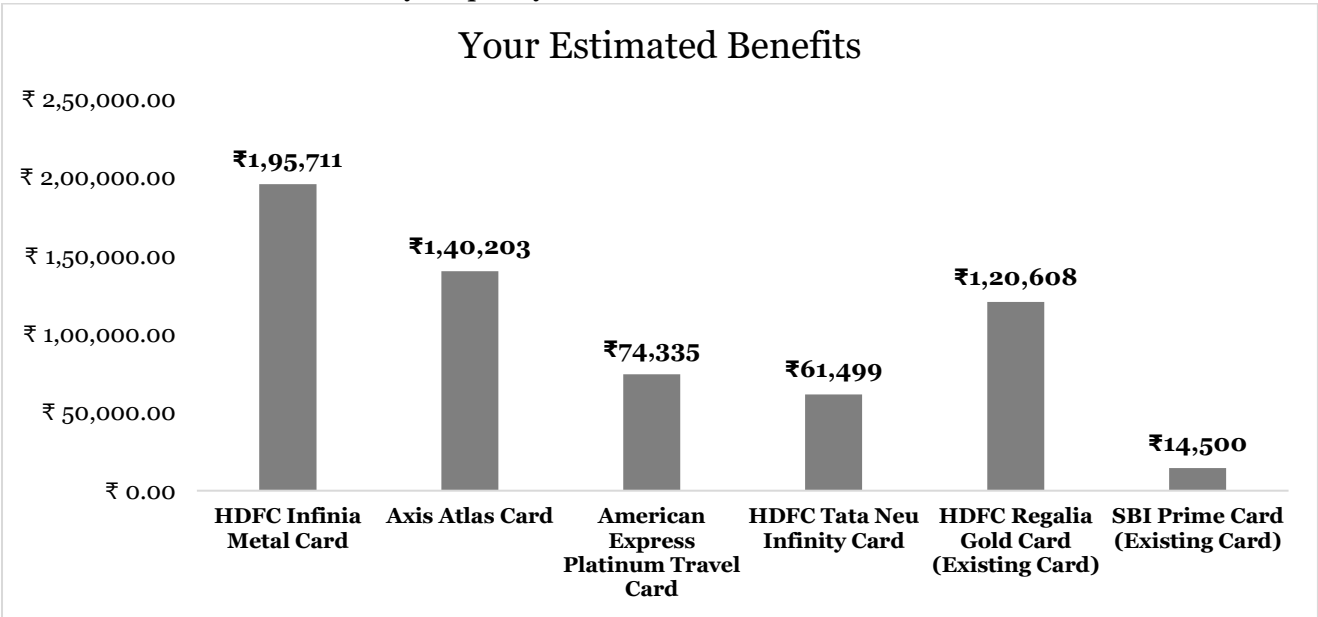


# Credit Card Analysis Report

Based on the bank statement shared by you, we estimate your total annual spending to be around ₹ 11.8 lakhs.



Based on your spending habits and income eligibility, the following table summaries the rewards and benefits of new credit cards you qualify for:



Credit Card Name(s)	Rupee Value of Estimated Annual Benefits *				Net Savings (%)
	Reward Points	Welcome Benefits	Milestone Benefits	Net Monetary Benefit	
<a href="#">HDFC Infinia Metal Card</a>	₹170,711	₹12,500	₹12,500	₹195,711	17%
Details on Benefits: <ul style="list-style-type: none"> <li>Earn 3.3% base rate reward points (<b>5x</b> on shopping and dining).</li> <li>1-year complimentary <b>Club Marriott membership</b> with <b>20% discounts</b> on dining &amp; stay.</li> <li>Annual Fee is ₹12,500 (+GST)</li> <li><b>Fee waiver</b> on spending ₹10 lakhs in the year and Bonus reward points worth ₹12,500 upon card renewal</li> </ul>					
<a href="#">Axis Atlas Card</a>	₹ 132,603	₹ 4,500	₹ 9,000	₹ 140,203	12%
Details on Benefits: <ul style="list-style-type: none"> <li>Earn 5% base rate EDGE Miles points on <b>travel</b> purchases.</li> <li>Bonus reward points worth ₹20,000 on card activation and ₹9,000 on crossing milestone target.</li> <li>Annual Fee is ₹5,000 (+GST).</li> <li>Enjoy the dining offers with up to 20% off on dining restaurants via EazyDiner</li> </ul>					
<a href="#">American Express Platinum Travel Card</a>	₹ 36,035	₹ 6,000	₹ 38,200	₹ 74,335	6%
Details on Benefits: <ul style="list-style-type: none"> <li>Earn 2% base rate membership points (<b>3x</b> on spends via Rewards Multiplier portal).</li> <li>Bonus reward points worth ₹6,000 on card activation.</li> <li>Annual Fee is ₹5,000 (+GST).</li> <li>Bonus reward points worth ₹ 28,200 and <b>Taj stay voucher</b> worth ₹ 10,000 on crossing milestone target.</li> </ul>					
<a href="#">HDFC Tata Neu Infinity Card</a>	₹ 60,000	₹ 1,499	₹ 0	₹ 61,499	5%
Details on Benefits: <ul style="list-style-type: none"> <li>Earn 1.5% base rate Neu Coins (<b>5%</b> Neu Coins on shopping and dining and <b>5%</b> NeuCoins through <b>NeuPass</b>)</li> <li>Bonus Neu Coins worth ₹ 1,499 on registering card on Tata Neu app (Not applicable for Lifetime Free and First Year Free Card).</li> <li>Annual Fee is ₹1,499 (+GST).</li> <li>Fee waiver on annual spending ₹ 3 lakhs in the year.</li> </ul>					

\* 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 (%)
<a href="#">HDFC Regalia Gold Card</a>	₹2,500(+GST)	₹ 1,20,608	10%
<a href="#">SBI Prime Card</a>	₹2,999(+GST)	₹14,500	1%

### Conclusion

- Since you recently upgraded to the **HDFC Regalia Gold Card**, this card offers excellent benefits, including **5x** reward points on shopping at select lifestyle brands. The annual fee is **₹2,500 (+GST)**, but your annual expense is eligible for a **fee waiver** benefit.
- Continue using **HDFC Regalia Gold Card** for regular spending for 6 to 9 months. Check for credit card upgrades with HDFC Bank based on your ITR income
- You can also view and [compare other credit cards](#), such as the **Axis Atlas Card**, **American Express Platinum Travel Card**, and **HDFC Tata Neu Infinity Card** on our website.
- Suggested action is to **STOP** using the **SBI Prime Card** as it does 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.