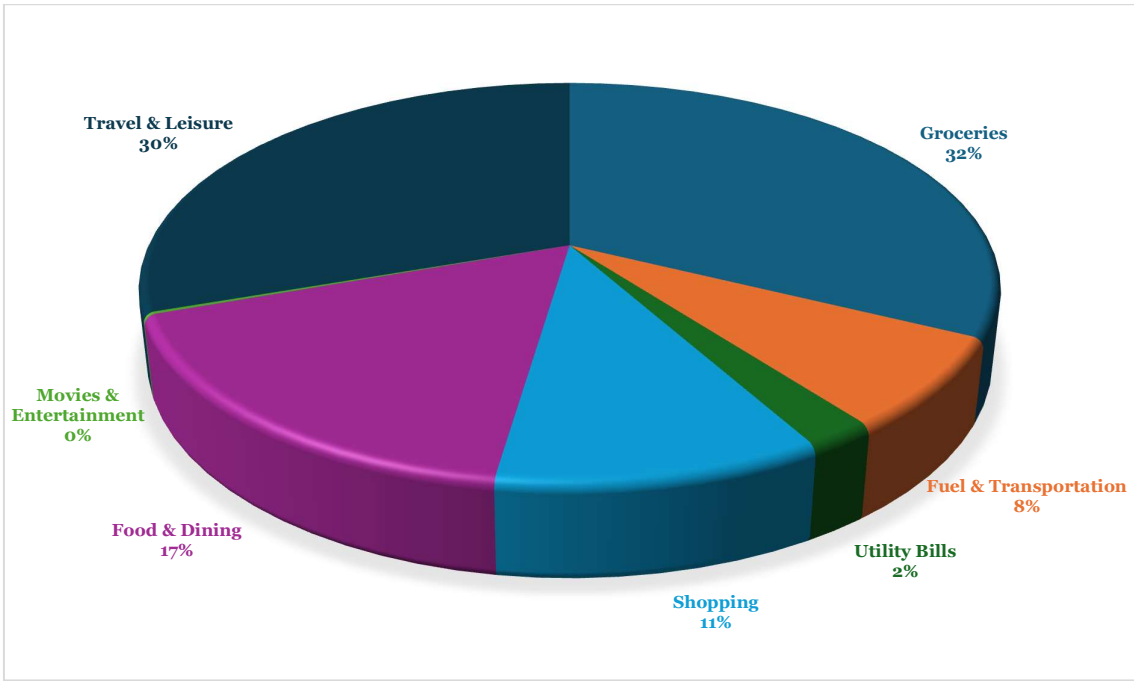


Your yearly expenses are about ₹ 9.8 lakhs, based on the information you gave us about your spending over the last 6 months.



Based on your spending habits and the cards you'll be eligible for based on your income, the following table summarises their rewards and benefits for you:

Credit Card Name(s)	Annual Fees	Your Est. Annual Benefits*	Your Est. Saving in (%)	Detailed Card Features
Top HDFC Cards				
HDFC Diners Club Black Card	₹ 10,000 (+GST)	₹ 137,300	14%	Click Here
HDFC InterMiles Diners Club Card	₹ 5,000 (+GST)	₹ 96,937	10%	Click Here
HDFC Regalia Card	₹ 2,500 (+GST)	₹ 74,370	8%	Click Here
Top ICICI Cards				
ICICI Amazon Pay Card	Lifetime free	₹ 29,804	3%	Click Here
ICICI Emirates Sapphire Card	₹ 5,000 (+GST)	₹ 27,773	3%	Click Here
Other Cards				
SBI Air India Signature Card	₹ 5,000 (+GST)	₹ 117,719	12%	Click Here
Axis Atlas Card	₹ 5,000 (+GST)	₹ 81,100	9%	Click Here
American Express Gold Card	₹ 4,500 (+GST)	₹ 78,575	8%	Click Here

* Est. Annual Benefits include rewards earned from transactions, welcome benefits, milestone benefits and annual fee waivers (if eligible), estimated using your expenditure pattern.

The following card suggestions are for your fuel spending only.

Credit Card Name(s)	Annual Fees	Your Est. Annual Benefits*	Your Est. Saving in (%)	Detailed Card Features
HDFC Bharat Card	₹ 500 (+GST)	₹ 4,810	7%	Click Here
SBI BPCL Octane Card	₹ 1,499 (+GST)	₹ 4,243	6%	Click Here

** Est. Annual Benefits include rewards earned from transactions, welcome benefits, milestone benefits and annual fee waivers (if eligible), estimated using your expenditure pattern.*

Conclusion

- Since you already bank with HDFC and ICICI, it's easier to get credit cards from them.
- HDFC has great credit cards that match your spending habits. Other banks do too.
- We recommend the HDFC Diners Club Black Card. It gives rewards for many purchases like groceries, fuel, shopping, dining out, and travel.
- The card has a ₹10,000 + GST yearly fee. But you can get this fee waived based on how much you spend annually.
- Even though you have an ICICI account, their credit cards don't give you the best rewards.
- You can also look at cards from other banks like the SBI Air India Signature Card, Axis Atlas Card and American Express Gold Card.
- For your fuel spends, think about getting a second card. The HDFC Bharat Card and SBI BPCL Octane Card offer the highest fuel rewards for you.