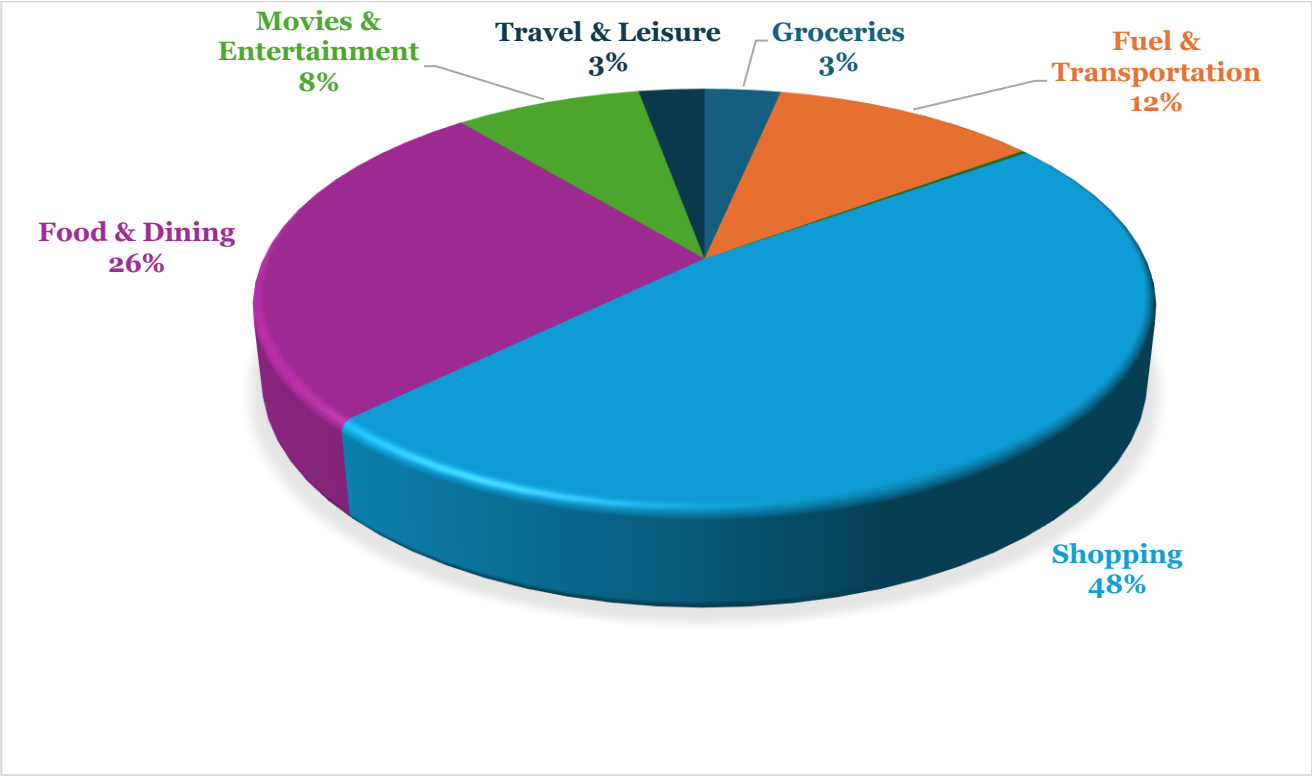


Based on the credit card statements shared by you, we estimate your total annual spending to be around ₹5.26 lakhs.



Your split of bank transaction expenses and credit card transaction expenses is projected to be:

Spending Categories	HDFC Swiggy Credit Card	Indian Oil Axis Bank Card	SBI Cashback Card
Groceries	₹ 0	₹ 3,197	₹ 6,912
Fuel & Transportation	₹ 0	₹ 21,988	₹ 13,603
Utility Bills	₹ 0	₹ 640	₹ 0
Shopping	₹ 0	₹ 32,523	₹ 1,13,447
Food & Dining	₹ 27,406	₹ 21,546	₹ 32,142
Movies & Entertainment	₹ 0	₹ 17,753	₹ 199
Travel & Leisure	₹ 0	₹ 0	₹ 1,706
UPI Others	₹ 0	₹ 498	₹ 0
Others	₹ 0	₹ 12,269	₹ 28,885

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

Credit Card Name(s)	Annual Fees	Your Est. Annual Benefits*	Your Est. Saving in (%)	Detailed Card Features
Top HDFC Bank Cards				
HDFC Regalia Gold Card	₹ 2,500 (+GST)	₹ 54,109	10%	Click Here
HDFC Regalia Card	₹ 2,500 (+GST)	₹ 32,897	6%	Click Here
Top Axis Bank Cards				
Axis Magnus Card	₹ 12,500 (+GST)	₹ 56,678	11%	Click Here
Axis Bank Atlas Card	₹ 5,000 (+GST)	₹ 45,641	9%	Click Here
Top SBI Cards				
SBI Lifestyle Home Centre Prime Card	₹ 2,999 (+GST)	₹ 32,982	6%	Click Here
SBI Cashback Card	₹ 999 (+GST)	₹ 13,925	3%	Click Here
Others Cards				
IndusInd Legend Card	Lifetime free	₹ 5,000	1%	Click Here
Federal One Card	Lifetime free	₹ 2,786	1%	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
SBI BPCL Octane Card	₹ 1,499 (+GST)	₹ 3,545	10%	Click Here
Axis Indian Oil Card	₹ 500 (+GST)	₹ 2,691	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.

Conclusion

Since you currently have multiple types of credit cards, here is a summary of how to maximize them and new card suggestions that fit your spending patterns:

- Based on your spending habits, the **HDFC Regalia Gold Card** seems like a great fit. It provides good rewards for everyday transactions including groceries, shopping, food/dining, travel, and entertainment which align with your spending habits.
- Continue using **HDFC Regalia Card** for regular spending for 6 months. Check for credit card upgrades with HDFC Bank based on your ITR income.
- For better rewards on lifestyle spending, especially travel, shopping, and dining, consider the **Axis Bank Atlas Card**. It has higher reward rates and a lower annual fee.
- Use the **HDFC Swiggy Card** for food orders and dining out. It gives extra rewards specifically for Swiggy orders and groceries from Swiggy Instamart.
- For fuel purchase, keep using the Axis Indian Oil Card for the next 6 months, but it has low rewards. We recommend switching to either the **SBI BPCL Octane Card** or the **HDFC Indian Oil Card**. Since you already have an SBI or HDFC card, applying for these will be easier, and they provide much better rewards than your current fuel card.
- Suggested action to stop using credit cards:
 - IndusInd Legend Card**, **SBI Cashback Card** and **Federal One Card** do not provide the best rewards compared to others.