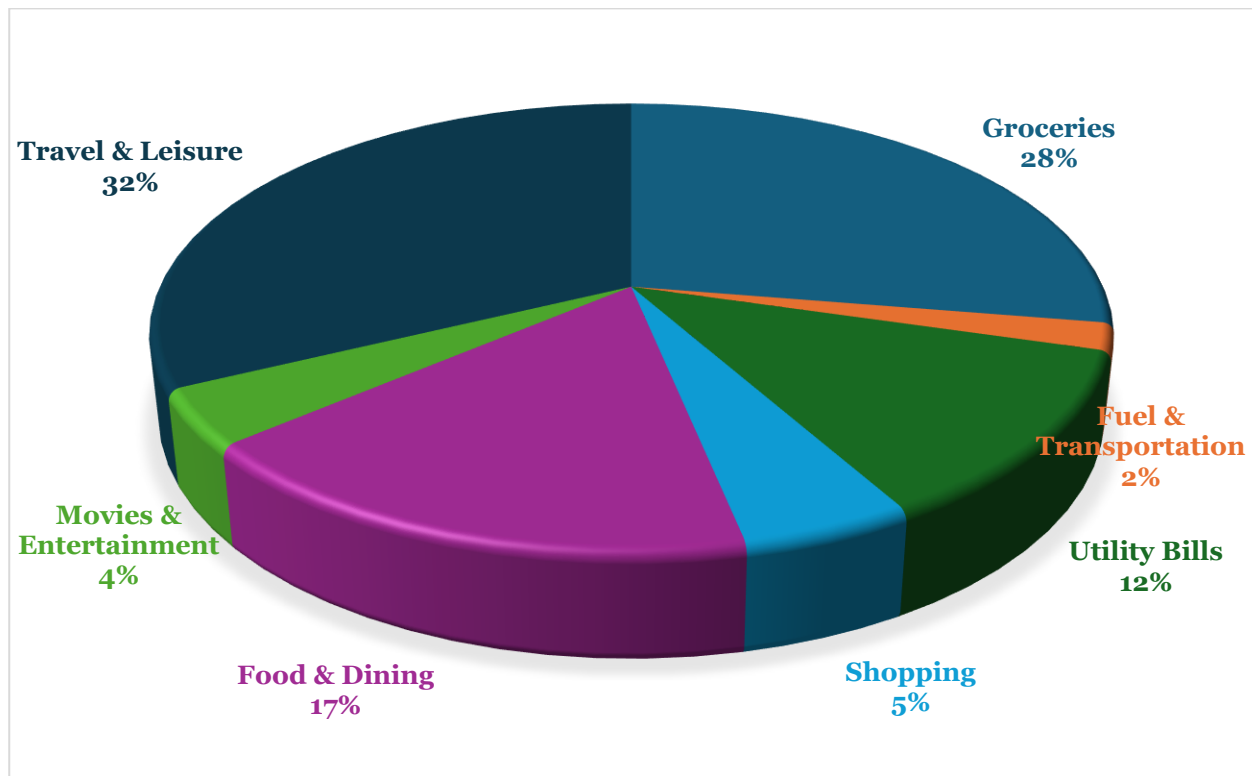


Based on the bank statement shared by you, we estimate your total annual spending to be around ₹ 5.40 lakhs.



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 SBI Bank Cards				
SBI Air India Signature Card	₹ 4,999(+GST)	₹ 83,101	15%	Click Here
SBI Elite Card	₹4,999 (+GST)	₹ 12,609	2%	Click Here
Top HDFC Bank Cards				
HDFC Regalia Gold Card	₹ 2,500(+GST)	₹ 47,869	9%	Click Here
Top Axis Bank Cards				
Axis Atlas Card	₹ 5,000(+GST)	₹ 40,884	8%	Click Here
Axis Neo Card	₹ 250(+GST)	₹ 3,156	1%	Click Here
Top Standard Chartered Cards				
Standard Chartered Digi-Smart Card	₹ 588(+GST)	₹ 31,800	6%	Click Here
Standard Chartered Rewards Card	₹ 1,000(+GST)	₹ 1,206	0.22%	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 maximise them and new card suggestions that fit your spending patterns:

- Since you already have SBI credit card, getting credit cards from them is simpler.
- SBI provides excellent credit cards that match your spending habits, and other banks also offer good options. For great rewards on travel purchases, we recommend the **SBI Air India Signature Card**.
- Use the **HDFC Regalia Gold Card** for your daily spending. It offers great rewards on everyday transactions such as groceries, shopping, fuel/transportation, food/dining, and travel. And your expenses reached milestone benefit of getting an annual fee waiver.
- Continue using **Axis Bank Neo Card** for regular spending for 6 months. This card offers excellent discount on food & dining, utilities bills and groceries. Check for credit card upgrades with Axis Bank based on your ITR income.
- For maximising rewards on lifestyle spending, especially travel, shopping, and dining, the **Axis Bank Atlas Card** is an excellent option due to its higher reward rates and lower annual fee.
- Since you already using a Standard Chartered Credit Card, another great option is the **Standard Chartered Digi-Smart Card**. This card offers excellent cashback discounts on groceries, dining, and fuel/transportation.
- Suggested action to stop using credit cards:
 - **IndusInd Legend Card, Standard Chartered Rewards Card and Kotak Mahindra Mojo Platinum Card**, do not provide the best rewards compared to others.