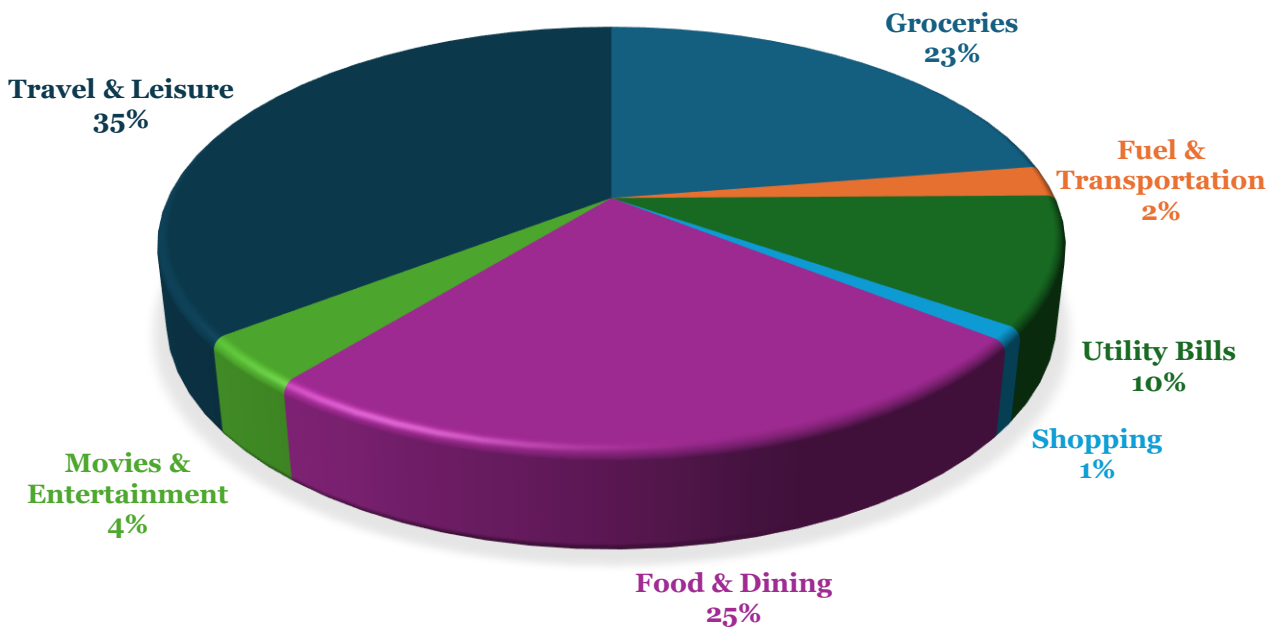
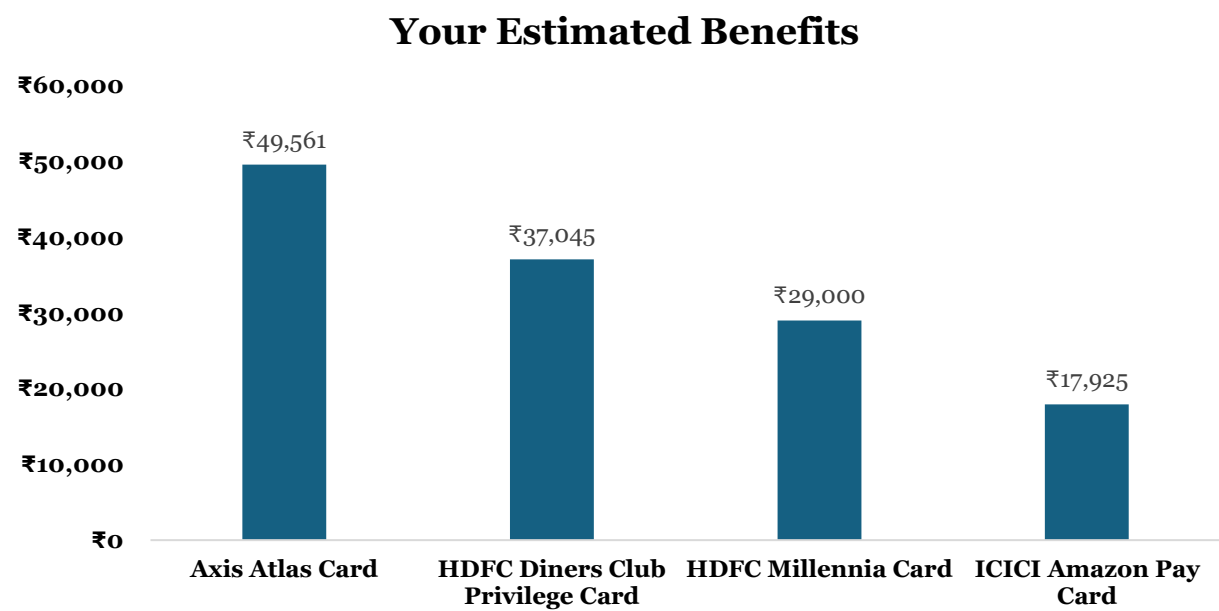


Credit Card Analysis Report

Based on the 6 months of bank statements shared by you, we estimate your total annual spending to be around ₹ 5.60 lakhs.



Based on your spending habits and income eligibility, the following table summarises the 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	
Axis Atlas Card	₹ 49,928	₹ 4,500	₹ 4,500	₹ 49,561	9%
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 year. • Annual Fee is ₹5,000 (+GST). • Enjoy the dining offers with up to 20% off on dining restaurants via EazyDiner. 					
HDFC Diners Club Privilege Card	₹ 31,049	₹ 4,496	₹ 1,500	₹ 37,045	7%
Details on Benefits: <ul style="list-style-type: none"> • Earn 2.7% base rate reward points (5x on Swiggy / Zomato and 10x on spend via HDFC SmartBuy) • Complimentary annual membership of Swiggy one and Times Prime on spending ₹ 75,000 or more within 90-day card activation. • Complimentary any one voucher worth ₹ 500 (Marriott Experience or Decathlon or Barbeque Nation or O2 Spa or Lakme Salon) on spending ₹ 1.5 lakhs in the year. • Annual Fee is ₹ 1,499 (+GST) • Fee waiver on annual spending ₹ 3 lakhs in the year 					
HDFC Millennia Card	₹ 18,892	₹ 1,000	₹ 4,000	₹ 29,000	4%
Details on Benefits: <ul style="list-style-type: none"> • Earn 1% cashback (5% on selected brands of shopping, dining and entertainment) • Bonus reward points worth ₹1,000 on payment of joining fee. • Complimentary gift vouchers worth ₹1,000 on spending ₹1 lakh in a quarter. • Annual Fee is ₹1,000 (+GST), getting Fee waiver on spending ₹1 lakh in a year. 					
ICICI Amazon Pay Card	₹ 15,925	₹ 2,000	₹ 0	₹ 17,925	3%
Details on Benefits: <ul style="list-style-type: none"> • Earn 1% cashback (5% for Amazon Prime members, 3% for non-Amazon Prime members or 2% on Amazon Pay merchant partners). • Complimentary welcome reward worth ₹2,000. • Lifetime free Card. 					

Best practices for Credit cards:

1. Pay the full amount due on time to maintain a healthy credit score.
2. Try not to use more than 30% of your card's limit.
3. Review your credit report periodically to ensure accuracy.

Action Step to follow:

Since you don't have a credit card, it's best to get one from your existing banks (Axis, HDFC, ICICI, or SBI) for easy approval

1. **Mandatory HDFC Card:**
 - **HDFC Diners Club Privilege Card (Priority)** – Best for high rewards on shopping, dining, and travel via HDFC SmartBuy.
 - **HDFC Millennia Card (Alternative)** – If the HDFC Diners Club Privilege Card is not approved.
2. **Backup Card (Essential):**
 - **ICICI Amazon Pay Card:** Lifetime-free card, gives 5% cashback on Amazon (Prime users) and 3% cashback for Amazon merchant purchase.
3. **Cards for future exploration:**
 - **Axis Atlas Card:** EDGE Miles can be converted into partner hotel loyalty points, enhancing travel benefits.

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.