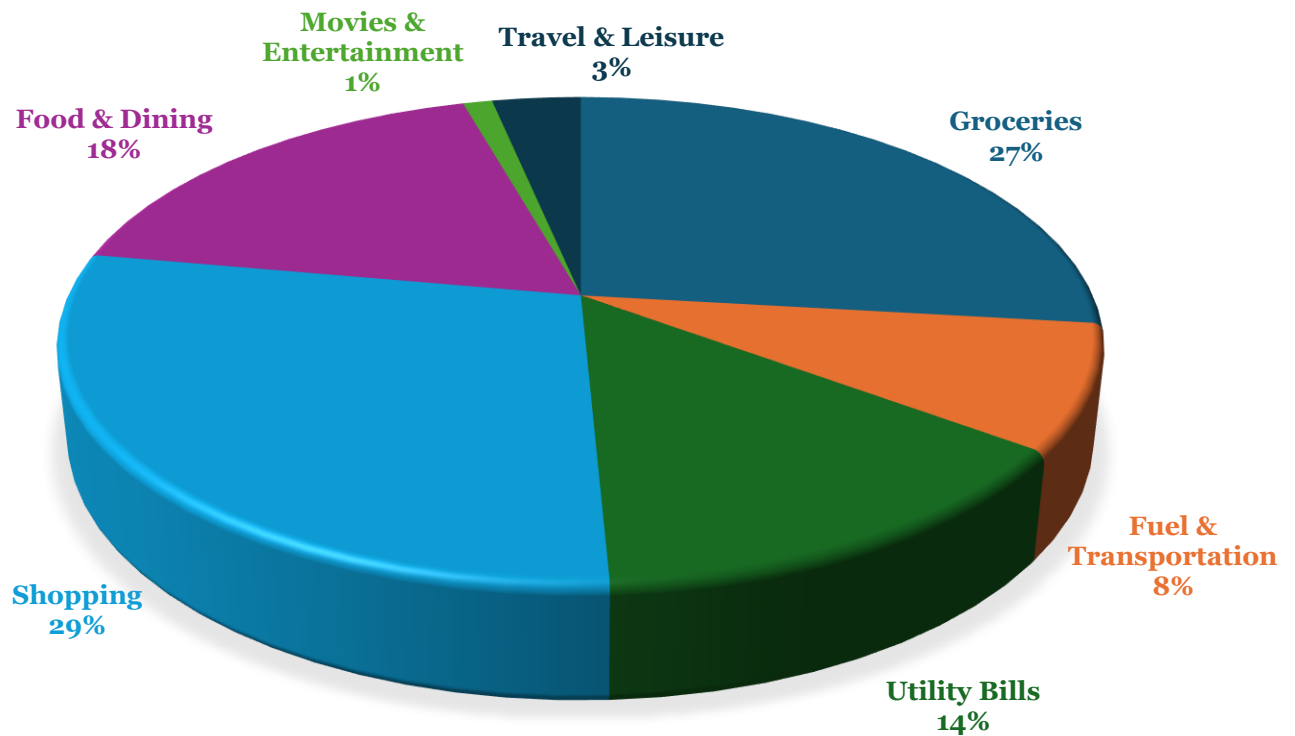


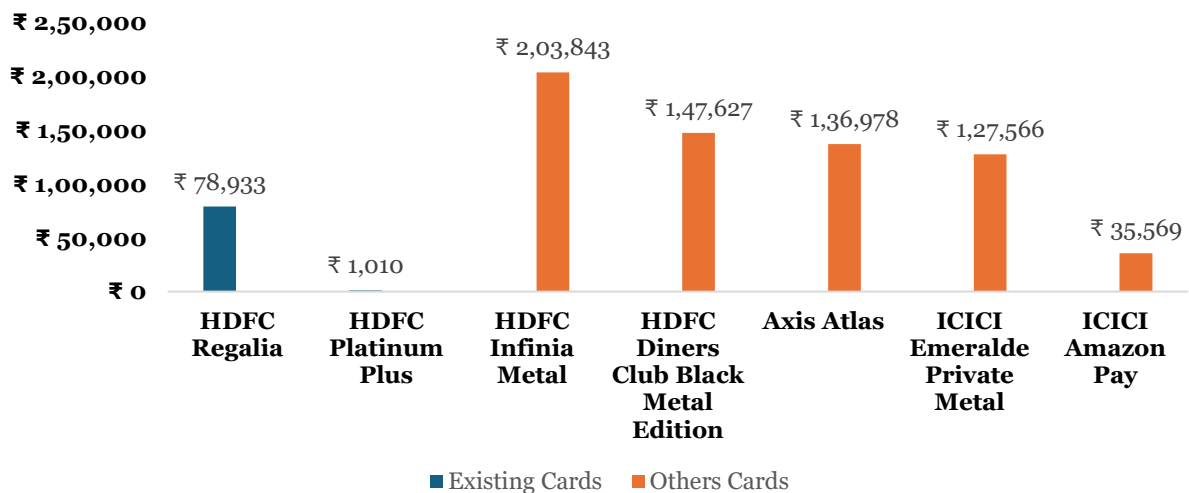
Credit Card Analysis Report

Based on the 6 months of credit cards statements and bank statement shared by you, we estimate your total annual spending to be around ₹ 12.30 lakhs.



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

Your Estimated Benefits



Credit Card Name(s)	Rupee Value of Estimated Annual Benefits*				Net Savings (%)
	Reward Points	Welcome Benefits	Milestone Benefits	Net Monetary Benefit	
<u>HDFC Infinia Metal (Invite Only Card)</u>	₹ 1,66,343	₹ 25,500	₹ 12,500	₹ 2,03,842	16%
Details on Benefits: <ul style="list-style-type: none"> • Earn 3.3% base rate reward points (2x on weekend dining and 10x on Shopping via HDFC SmartBuy). • Complimentary 1- year Club Marriott membership with 20% discounts on dining & stay. • Bonus reward points worth ₹12,500 as welcome benefits on card activation. • Annual Fee is ₹12,500 (+GST) • Fee waiver on spending ₹10 lakhs in the year and Bonus reward points worth ₹12,500 upon card renewal. 					
<u>HDFC Diners Club Black Metal Card</u>	₹ 97,790	₹ 19,837	₹ 30,000	₹ 1,47,627	12%
Details on Benefits: <ul style="list-style-type: none"> • Earn 2.7% base rate reward points (5x on selected shopping brands and 10x on travel purchases) • Complimentary annual Swiggy One and MMT Black Elite membership on spends of Rs. 1 lakh within first 90 days of card activation. • Complimentary voucher worth ₹1500 of selected brands (Marriott, Myntra, Marks & Spencer or Reliance Digital) on spending ₹ 1.5 lakhs in quarterly and flight vouchers worth ₹ 5,000 on spending ₹ 5 lakhs in the preceding year. • Annual Fee is ₹2,500 (+GST) • Fee waiver on spending ₹ 4 lakhs in the year. 					
<u>Axis Atlas Card</u>	₹ 1,29,378	₹ 4,500	₹ 9,000	₹ 1,36,978	11%
Details on Benefits: <ul style="list-style-type: none"> • Earn 5% base rate EDGE Miles points on travel purchases and 2% EDGE Miles points on other lifestyle purchases. • Bonus reward points worth ₹4,500 on card activation and ₹ 9,000 on spending ₹ 7.5 lakhs in the preceding year. • Annual Fee is ₹5,000 (+GST). • Enjoy the dining offers with up to 20% off on dining restaurants via EazyDiner. 					
<u>ICICI Emerald Private Metal Card</u>	₹ 96,419	₹ 39,895	₹ 6,000	₹ 1,27,566	10%
Details on Benefits: <ul style="list-style-type: none"> • Earn 3% base rate reward points (12x on hotels bookings and 6x on shopping vouchers & flight booking via ICICI iShop portal) • Complimentary annual Taj Epicure Membership worth ₹25,000 and EazyDiners Prime Membership worth ₹ 2,395. • Bonus reward points worth ₹ 12,500 on card activation and joining fee payment. • Complimentary EaseMYTrip air travel voucher worth ₹ 3,000 on spending ₹ 4 lakhs in the preceding year. • Annual Fee is ₹12,500 (+GST). 					
<u>ICICI Amazon Pay Card</u>	₹ 33,569	₹ 2,000	₹ 0	₹ 35,569	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. 					

* 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 (%)
<u>HDFC Regalia Card</u>	₹ 2,500 (+GST)	₹ 78,933	4%
<u>HDFC Platinum Plus Card</u>	₹ 500 (+GST)	₹ 1,010	0.1%

Action Steps to follow:

Maximize your rewards with a credit card strategy tailored to your spending habits:

1) Mandatory Upgrade from HDFC Regalia Card:

- **HDFC Infinia Metal Card (Priority)** – Best for high rewards on shopping, dining, and travel via HDFC SmartBuy. Since it's an invite-only card, you'll need to contact HDFC Bank directly and request an upgrade.
- **HDFC Diners Club Black Metal Card (Alternative)** – If the HDFC Infinia Metal upgrade is not possible.

2) Optional Cards (for exploration):

- **ICICI Emerald Private Metal Card (Invite only):** Best for shopping via ICICI iShop portal.
- **Axis Atlas Card:** EDGE Miles can be converted into partner hotel loyalty points, enhancing travel benefits.

3) Backup Card (Essential):

- **ICICI Amazon Pay Card:** Lifetime-free card, gives 5% cashback on Amazon (Prime users) and 3% cashback for Amazon merchant purchase.

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.