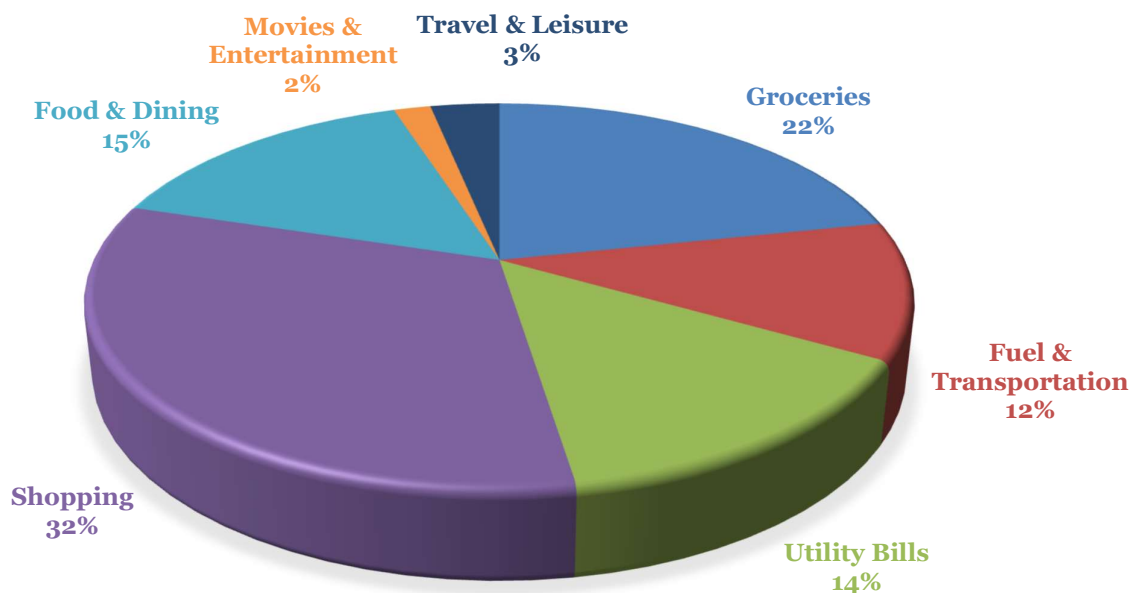


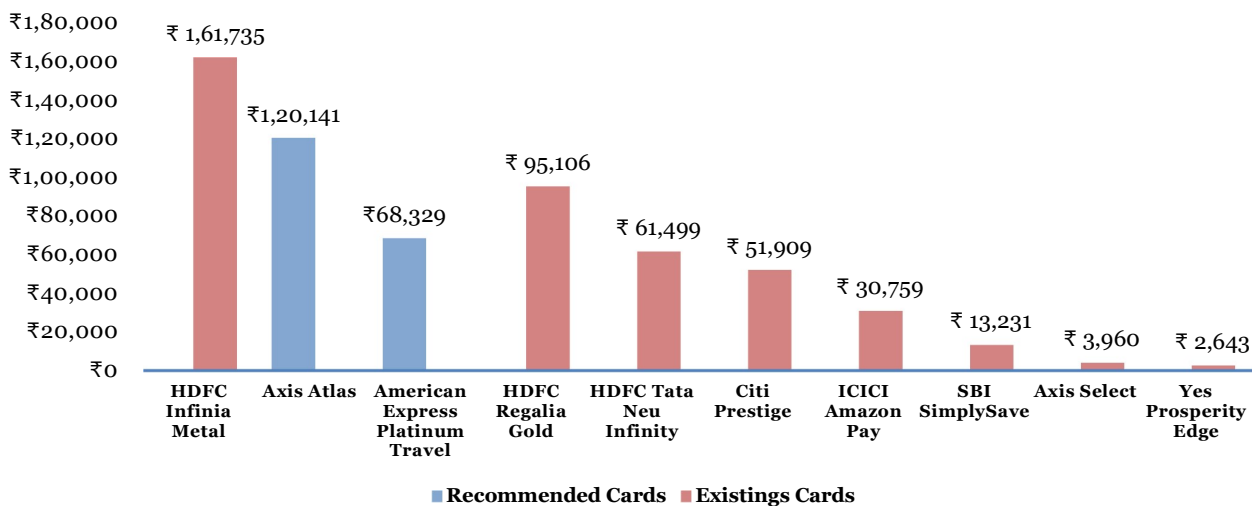
Credit Card Analysis Report

Based on the credit card statements shared by you, we estimate your total annual spending to be around ₹ 10.5 lakhs.



Based on your spending habits and income eligibility, the following table summaries the rewards and benefits of new 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	
HDFC Infinia Metal Card	₹ 1,36,735	₹12,500	₹12,500	₹ 1,61,735	15%
Details on Benefits: <ul style="list-style-type: none"> • Earn 3.3% base rate reward points (5x on shopping and dining). • 1-year complimentary Club Marriott membership with 20% discounts on dining & stay. • Annual Fee is ₹12,500 (+GST) • Bonus reward points worth ₹12,500 upon card renewal 					
Axis Atlas Card	₹ 1,12,541	₹ 4,500	₹ 9,000	₹ 1,20,141	11%
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 ₹9,000 on crossing milestone target. • Annual Fee is ₹5,000 (+GST). • Enjoy the dining offers with up to 20% off on dining restaurants via EazyDiner 					
American Express Platinum Travel Card	₹ 30,029	₹ 6,000	₹ 38,200	₹ 68,329	6%
Details on Benefits: <ul style="list-style-type: none"> • Earn 2% base rate membership points (3x on spends via Rewards Multiplier portal). • Bonus reward points worth ₹6,000 on card activation. • Annual Fee is ₹5,000 (+GST). • Bonus reward points worth ₹ 28,200 and Taj stay voucher worth ₹ 10,000 on crossing milestone target. 					

* 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 (%)
HDFC Tata Neu Infinity Card	₹1,499 (+GST)	₹ 61,499	6%
ICICI Amazon Pay Card	Lifetime Free	₹ 30,759	3%
SBI SimplySave Card	₹500 (+GST)	₹ 13,231	1%
Axis Airtel Card	₹3,000 (+GST)	₹ 3,960	0.4%
Yes Prosperity Edge Card	₹400 (+GST)	₹ 2,643	0.4%

The following card suggestions are for your fuel spending only.

Credit Card Name(s)	Annual Fees	Est. Annual Benefits*	Saving in (%)
SBI BPCL Octane Card	₹1,499 (+GST)	₹ 7,327	6%
Axis IndianOil Card	₹500 (+GST)	₹ 5,112	4%

Conclusion

By keeping only the relevant credit cards and cancelling those that don't provide enough value, you'll maximise your savings while reducing unnecessary complexity.

- Your recent upgrade from **HDFC Regalia Gold Card** to **HDFC Infinia Metal Card** has given access to one of the most premium credit card, offering excellent benefits for high-end travel and lifestyle spending.
- Continue using **ICICI Amazon Pay Card** for all your Amazon purchases, where you get 5% cashback as a Prime member and 3% cashback as non-prime member.
- Continue using **HDFC Tata Neu Infinity Card** for all your Tata brand purchases, where you get 5% cashback.
- For your fuel spending, think about getting a fuel card. The **SBI BPCL Octane Card** and **Axis IndianOil Card** offer excellent fuel rewards for you.
- Suggested action is to STOP using the **SBI SimplySave Card**, **Axis Airtel Card**, and **Yes Prosperity Edge Card** as they do not provide the best rewards compared to others.

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.

