				EFFECTIVE CONTRACTOR		
		Diners Club Black Metal	Marriott Bonvoy	Swiggy		
rd pe	Card Category	Super Premium	Premium	Entry Level		
Card Type	Benefits	Rewards	Rewards	Cashback		
eria	Age	21 to 60 years				
Sourcing Criteria	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed		
rcing	Min Monthly Income (r)	1.75 Lacs / 21 Lacs ITR p.a.	1 Lac / 15 Lacs ITR p.a.	25K/6 Lacs ITR p.a.		
Sou	C4C - OBC Limit (r)	5 Lacs	3 Lacs	50K		
	First Year Fee (r)	10,000	3000	500		
Fees	Renewal Fee (r)	10,000	3000	500		
	Renewal Fee Waiver	On spends of r8 Lacs	-	On spends of r2 Lacs		
complimentary Memberships	Airport Lounge Access	Unlimited complimentary Airport Lounge Access, worldwide for Primary and Add-on customers	Complimentary access to 8 Domestic and 4 International Airport lounge in a year for primary & add-on cardholders	-		
Complimentary Memberships	Golf	-	8 Golf games & lessons at leading courses across India and selected courses across the world	-		
Welco	me Benefits	Complimentary Annual memberships of Club Marriott, Amazon Prime, Swiggy One on spends of r1.5 Lacs within 90 days of card issuance	-	Swiggy one Membership for 3 months on card activation		
	Usage Benefits	 2X Reward Points on Weekend Dining 5 Reward Points for every r150 spent 	 Marriott Bonvoy Silver Elite Status 2 MB Points for every r150 spent on all other applicable purchases 4 MB Points for every r150 spent on Travel, Dining & Entertainment (capped at r5 Lacs per month) 8 MB Points for every r150 spent at hotels participating in Marriott Bonvoy (capped at r10 Lacs/mo.) 	1% Cashback on other categories. *capped at r500 per billing cycle		
Rewards & Cashbacks	Online Spends	-	-	 10% CB on Swiggy App. (Food ordering, Instamart, Dineout & Genie).* 5% Cashback on online spends across online merchants* *Capped at 1500 per billing cycle 		
Rewar	Milestone Bonus	10K Bonus Reward Points on spends of r4 lakh every calendar quarter	1 Additional Free Night Award at hotels participating in Marriott Bonvoy on annual spends of r6 Lacs, r9 Lacs & r15 Lacs respectively	-		
	Extra Category Benefits	 Up to 10X Reward Points via SmartBuy Lowest foreign currency mark up fee of 2% 6 Complimentary Golf games every quarter 	 1 Free Night Award at hotels participating in Marriott Bonvoy 10 Elite Night Credits on Joining/ Annual Membership Fee payment 	-		
	Redemption Value	1RP=r1	-	1 Unit of Swiggy Money = r1		

		TOP SELLING	TOP SELLING VISA	С IndianOil (С ИНЖС ВАМК))) ЧЭЧЭ 68ЭЧ 5678 ЧОЭО ТОР SELLING		
		TATA Neu Plus	MoneyBack Plus	IndianOil		
Card Type	Card Category	Entry Level	Entry Level	Entry Level		
Ч Са	Benefits	Cashback	Rewards	Cashback, Rewards		
eria	Age	21 to 60 years				
Crit	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed		
Sourcing Criteria	Min Monthly Income (r)	20K / 6 Lacs ITR p.a.	20K / 6 Lacs ITR p.a.	20K / 6 Lacs ITR p.a.		
Sou	C4C - OBC Limit (r)	40K	30K	30K		
	First Year Fee (r)	499	500	500		
Fees	Renewal Fee (r)	499	500	500		
	Renewal Fee Waiver	On annual spends of r1 L	On annual spends of r50K	On annual spends of r50K		
entary ships	Airport Lounge Access	4 Complimentary Domestic Lounge Access per calendar year (1/ quarter)	-	-		
Complimentary Memberships	Hotels & Restaurants	-	Up to 15% discount on partner restaurants via Dineout	-		
Welco	me Benefits	-	500 cashpoints on payment of Renewal fee	-		
	Usage Benefits	2% back as NeuCoins on Non-EMI Spends on partner Tata Brands	 2 CashPoints on all other spends (Excluding fuel, Wallets loads/Gift or Prepaid Card Loads/ Vouchers) 5X CashPoints on EMI spends at merchant locations up to 2500/mo. 	 5% of spends as FP on shopping for groceries, utilities & bill payment (Max. 100 FP per month) 1 FP for every r150 spent on other purchases 		
icks	Online Spends	-	10X CashPoints on your favourite merchants (BigBasket, BookMyShow, OYO, Swiggy & Uber) up to 2500 cashpoint per month	-		
: Cashbacks	Milestone Bonus	-	r500 GV for r50K spends in a calendar quarter	-		
Rewards &	Extra Category Benefits	 1% Back as NeuCoins on UPI spends via RuPay Credit card* - max 500 NeuCoins / calendar mo. 5% back as NeuCoins on Tata Neu App/Website, Tata Neu App & registering for Tata NeuPass 	-	-		
	Fuel	1% Fuel surcharge waiver up to r250 per statement cycle	1% Fuel surcharge waiver up to r250 per billing cycle (Transaction between r400 to r5000)	 5% of spends as Fuel Pts at Indian Oil outlets (Max 250 FP/month for 6 months & Max 150 FP/ Month post 6 month) 1% Fuel Surcharge waiver up to r250/billing cycle 		

		MILLENNIA M		Note: () VISA	Autored Manegalak Eggis Dobb 5572 Dobb VISA		
		Millennia	Freedom	Shoppers Stop	Business Moneyback		
Card Type	Card Category	Premium	Entry Level	Entry Level	Entry Level		
Ű ⊢	Benefits	Cashback, Rewards	Rewards	Shopping	Cashback, Rewards		
eria	Age	21 to 60 years					
crit	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed	Self Employed		
Sourcing Criteria	Min Monthly Income (r)	35K / 6 Lacs ITR p.a.	20K / 6 Lacs ITR p.a.	20K / 6 Lacs ITR p.a.	6 Lacs ITR p.a.		
Sou	C4C - OBC Limit (r)	1 Lac	30K	30K	30K		
	First Year Fee (r)	1,000	500	Lifetime Free	500		
Fees	Renewal Fee (r)	1,000	500	Lifetime Free	500		
	Renewal Fee Waiver	On annual spends of r1L	On annual spends of r50K	-	On annual spends of r50K		
tary ips	Airport Lounge Access	8 Domestic visits / yr	-	-	-		
Complimentary Memberships	Hotels & Restaurants	Up to 20% discount on partner restaurants via Dineout	Up to 15% discount on partner restaurants via Dineout		Up to 20% savings on dining bills via Swiggy- Dineout Pay (<i>Max discount of</i> 300/card/mo)		
Welco	me Benefits	1000 cashpoints on payment of Joining fee	500 cashpoints on payment of annual fee	SS voucher worth r500 (on min. shopping of 3,000 on Private Label brands)	-		
	Usage Benefits	-	1 CashPoints per r150 spent on all other spends (Excluding fuel, Wallets loads / Gift or Prepaid Card Loads / Vouchers)	 6 FC Points on r150 spent on Private Label at Shoppers Stop, (capped at 500 FC Points/ month) 2 FC Points on all Shoppers Stop brands & other category (except fuel & wallet) FC Points for r150 spent on retail transactions 	 5% Cashback on business essentials. Min. spends of r10K on Telecom, Electricity, Government Tax, Railway, Hotels & Dining & Taxi (capped at 250/mo. Only for 1st year) 2 RP/r150 on Retail spends (except petrol, wallet, EMI, rent & education) 		
shbacks	Online Spends	5% CashBack, Up to 1,000 CashPoints/month on 10 online merchants (Amazon, BMS, Cult.fit, Flipkart, Myntra, SonyLIV, Swiggy, Tata CLiQ, Uber & Zomato)	10X CashPoints on Swiggy, BMS, Bigbasket, Uber (up to 2500 cashpoints / mo)	-	 4 RPs on e-commerce spends Up to 10% CB on travel & shopping via Smartbuy 		
Rewards & Cashbacks	Milestone Bonus	r1000 GV for r1L spent in a calendar quarter	-	2000 First Citizen Points on spending r2 Lacs annually	2500 RPs on annual spends of r1.8 L		
Rewar	Extra Category Benefits	1% cashback (except fuel) up to r1,000 /mo at all other stores including EMI & wallet transactions	 5X CashPoints on EMI spends at merchant locations up to 2500/ mo 0.99% interest rate for first 90 days on Non EMI Spends (Not applicable on Instaloans, InstaJumbo loans, SmartEMI, EasyEMI, Balance transfer or cashtransfer) 	 PayZapp Offer on select merchants like Swiggy, Zomato, Grofers, Bigbasket, Dominos etc SmartBuy Offer on Travel, Hotels, Shopping. 	 Double CB on Business essentials for current account holder min. spends of r10K/mo. (capped at 500/mo. in the 1st yr & 250/mo. in 2nd yr onwards) HDFC Bank POS Rental reversal up to r1000 (30K on card, 25K POS volume) 		
	Fuel	Surcharge Waiver of 1%, on spends of r400 to r5000. (max wavier 250/stmt cycle)	Surcharge Waiver of 1%, on TXN of r400 to r5000. (max wavier 250/stmt cycle)	Surcharge Waiver of 1% (max wavier 250/stmt cycle)	5X RPs on fuel (Max 100 points in a month. Only in 1st year)		
	Redemption Value	-	-	1 FC point= r0.6	-		

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			anna sinan a Silana sinan a Silana sinan a	PRIVILEGE	(Street store) 12 (Street stor		
		IRCTC	Tata Neu Infinity	Diners Club Privilege	6E Rewards XL Indigo		
Card Type	Card Category	Entry Level	Premium	Premium	Super Premium		
T _y r T	Benefits	Rewards	Cashback	Rewards	Cashback, Rewards		
eria	Age	21 to 60 years					
Crit	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed		
Sourcing Criteria	Min Monthly Income (r)	25K / 6 Lacs ITR p.a.	70K / 8.4 Lacs ITR p.a.	70K / 8.4 Lacs ITR p.a.	70K / 8.4 Lacs ITR p.a.		
Sou	C4C - OBC Limit (r)	50K	2 Lacs	2 Lacs	2 Lacs		
	First Year Fee (r)	500	1,499	2,500	1,500		
Fees	Renewal Fee (r)	500	1,499	2,500	1,500		
	Renewal Fee Waiver	On annual spends of r1.5 L	On annual spends of r3 L	On annual spends of r3 L	-		
Complimentary Mem- berships	Airport Lounge Access	-	• 8 Domestic - 2/quarter • 4 International -1/Quarter	2 lounge access for primary and add-on members. (across world/calendar quarter)	8 Domestic visits / yr (max 2 quarter)		
limentary berships	Railway Lounge Access	8 access to selected IRCTC Executive Lounge (2/quarter)			-		
Comp	Golf	-	-	Golf games across the world (2 per quarter)	-		
Welco	me Benefits	Gift voucher worth r500 on card activation in 1st 37 days	-	Swiggy One & Times Prime annual membership on spends of r75K in 90 days	1 Comp 6E Prime Add-On (Voucher for choice of seat, Comp. meal, Priority checkin, Quicker backage)*		
	Usage Benefits	 1 RP for every r100 spent on all other spends 5% cashback on train ticket bookings via HDFC Bank SmartBuy 	1.5% back as NeuCoins on Non-Tata Brand Spends, any Merchant EMI Spends* & UPI spends via RuPay Credit card** *(excl. Fuel, Government, Rental, Wallet TXN, Smart EMI) **(max of 500 NeuCoins/mo.)	 4 RPs per r150 spent 1RP=r0.5 for dining vouchers from Domino's, PizzaHut, Starbucks and more 	 3% 6E Rewards per r100 on spends on Grocery, Dining & Entertainment 2% 6E Rewards per r100 on other spends (excl. Fuel, wallet re-loads) 		
Rewards & Cashbacks	Online Spends	• 5 RPs on r100 spent* • 1% TXN charges waiver* *(Done on IRCTC ticketing website & Rail Connect App. Max. 1000/mo)	-	 Up to 10X RPs via smartbuy & 2X on weekend dining 1 out of Tata CliQ/BMS/Ola vouchers worth r500 on spending r40K/mo. 	5% 6E Rewards per r100 on spends done on IndiGo Website & App		
	Milestone Bonus	Gift voucher worth r500 on quarterly spends of r30K	-	Quarterly Benefits: r1500 GV* upon spends of r1.5L *(any one of: Decathlon/BBQ Nation/Marriott/02 Spa/Lakme Salon)	1 Complimentary IndiGo air ticket of r3,000 on min. 3 txns in first 3 months*		
	Extra Category Benefits	-	5% back as NeuCoins on selected categories on Tata Neu App/Website, Tata Neu App, registering for Tata NeuPass & on Non-EMI Spends on partner Tata Brands	 Complimentary memberships (Annual: Amazon Prime, MMTBLACK, Dineout passport and Times Prime Smart; 1 Month: cult.fit) Lowest foreign currency mark up fee of 2% on international spends 	-		
	Fuel	Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 250/stmt cycle)	1% Fuel Surcharge waiver (max wavier 500/stmt cycle)	-	-		

Swigg-Dineout Pay (Max discount of 300/card/mo) Swigg-Dineout Pay (Max discount of 300/card/mo) Swigg-Dineout Pay (Max discount of 300/card/mo) Welcome Benefits Complimentary Club Vistara Silver Tier and MMT Black Elite membership r250 gift voucher on making 1 ransaction within 30 days r250 gift voucher on 1st transaction in 30 days of issuance Usage Benefits • XR eward Points on spends at Marks & Spencer, Myntra, Nykaa & Reliance Digital. • 4 RP/r150 for all Retail Spends (excl. Petrol, wallet, EM) Rent and Education • 2 RP/r150 for all other retail spends vol pot 100 Reward points on r150 retail spends. • 5% cashback on business essent iske Utility, Telecom, Govt and tax on monthly spends of r10K, Capi at r250 per month - Applicable of 1st year Online Spends • Online Spends • A RP/r150 for all C-com spends 20 00 lie Cashback on Business essentials r0 mis try & 500/ mo. 2nd year onwards; min. monthly spends of 20k) • 4 RP/r150 for E-com spends. • Up to 10% CB on travel & shopping spends via Smartbuy Milestone Bonus • Online Spendefits Lowest foreign currency mark up fee of 2% • 10K RPs on r5L anniversary spends • 5000 RPs on r8L anniversary spends 1000 bonus reward points on annual spends of r90K						
Super Premium Super Premium Entry Level Benefits Rewards Memberships, Rewards Rewards Age Z1 to 60 years Self Employed Self Employed Employment Type Salaried / Self Employed Self Employed Self Employed Self Employed Cred Coll Limit (n) 3 Lacs / 12 Lacs TR p.a. 8.4 Lacs TR p.a. Self Employed Self Employed Min Monthly Income (n) 1 Lac / 12 Lacs TR p.a. 8.4 Lacs TR p.a. Self Employed Self Employed Min Monthly Income (n) 1 Lac / 12 Lacs TR p.a. 8.4 Lacs TR p.a. Gel Lamit (n) 3 Lacs 2 Lacs 30K Min Monthly Income (n) 1 Lac / 12 Lacs TR p.a. 0 Lacs Conditional Sends of r3 Lacs 30K Min Monthly Income (n) 1 Supper Sense at over 100 airports 1 Supper Sense at ove				All and a second se		
Benefits Rewards Memberships, Rewards Rewards Age Z1 to 60 years Self Employed Self Employed Self Employed Min Monthly Income (n) Lac / 12 Lacs ITR p.a. 8.4 Lacs ITR p.a. 6 Lacs ITR p.a. C4C + OBC Limit (n) 3 Lacs 2 Lacs 30/ Min Monthly Income (n) 2,500 2,500 250 Renewal Fee (n) 2,500 2,500 250 Renewal Fee (n) 2,500 2,500 0 nanual spends of r3 Lacs On annual spends of r25K Atrport Lounge Access - Lounge access at over 1000 alrports - 12 Select Domestic Lounge visits.using prior with rearrantional loange access in a year via Priority Pas			Regalia Gold	Business Regalia	CSC Small Business MoneyBack	
Excercisi Increases Increases get 21 to 60 years Self Employed Self Employed Self Employed get Importment Type Salaried / Self Employed Self Employed Self Employed Min Monthly Income (r) 1 Lac / 12 Lacs ITR p.a. 8.4 Lacs ITR p.a. 6 Lacs ITR p.a. Importment Type Salaried / Self Employed Self Employed Self Employed Importment Type Salaried / Self Employed Self Employed 6 Lacs ITR p.a. Importment Type Salaried / Self Employed Self Employed 6 Lacs ITR p.a. Importment Type Salaried / Self Employed Self Employed Cac - OBC Limit (r) 3 Lacs 2 Lacs 30K Importment Type Salaried / Self Employed Cac - OBC Limit (r) 3 Lacs 2 Lacs 30K Importment Type Salaried / Self Employed Cac - OBC Limit (r) 3 Lacs 2 Lacs 30K Importment Access - Lounge access at over 1000 airports - 12 Self transform (r) - Om annual spends of r25K	b e	Card Category	Premium	Super Premium	Entry Level	
First Year Fee (r) 2,500 2,500 250 Renewal Fee (r) 2,500 2,500 250 Renewal Fee (r) 2,500 2,500 250 Airport Lounge Access - Lounge access ar over 1000 airports - 12 Domestic Voits - 6 International lounge access ar over 1000 airports - 12 Domestic Voits - 6 International lounge access ar over 1000 airports - 12 Domestic Voits - 6 International lounge visits using priority pass (access) - 200 card/ma) - Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discurs of 300 card/ma) - Visit Query Link and Card or - 200 card/ma) - Visit Query Link - 4 Revirat Parket Visits - 6 International lounge visits using priority pass (access) - 200 card/ma) - Visit Query Link - 4 Revirat Parket Visits - 6 International lounge visits using priority pass (access) - 200 card/ma) Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discurs of 300 card/ma) - Visit Query Link - 200 gift voucher on naking 1 - Visit Query Link - 200 gift voucher on 1st transaction - 200 card/ma) - Visit Card Card - 200 card Card - 200 card Card Card -	T Cal	Benefits	Rewards	Memberships, Rewards	Rewards	
First Year Fee (r) 2,500 2,500 250 Renewal Fee (r) 2,500 2,500 250 Renewal Fee (r) 2,500 2,500 250 Renewal Fee Waiver On annual spends of r3 Lacs On annual spends of r25K - Airport Lounge Access - Lounge access at over 1000 airports -12 Select Domestic lounge visits using priority pass (no completion of min. 4 retail transaction) - Hotels & Restaurants - Surgey-Dineout Pay (Max discount of 300/cord/me) Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discount of 300/cord/me) Wetcome Benefits Complimentary Club Vistara Silve -	rria	Age	21 to 60 years			
First Year Fee (r) 2,500 2,500 250 Renewal Fee (r) 2,500 2,500 250 Renewal Fee (r) 2,500 2,500 250 Airport Lounge Access - Lounge access ar over 1000 airports - 12 Domestic Voits - 6 International lounge access ar over 1000 airports - 12 Domestic Voits - 6 International lounge access ar over 1000 airports - 12 Domestic Voits - 6 International lounge visits using priority pass (access) - 200 card/ma) - Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discurs of 300 card/ma) - Visit Query Link and Card or - 200 card/ma) - Visit Query Link - 4 Revirat Parket Visits - 6 International lounge visits using priority pass (access) - 200 card/ma) - Visit Query Link - 4 Revirat Parket Visits - 6 International lounge visits using priority pass (access) - 200 card/ma) Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discurs of 300 card/ma) - Visit Query Link - 200 gift voucher on naking 1 - Visit Query Link - 200 gift voucher on 1st transaction - 200 card/ma) - Visit Card Card - 200 card Card - 200 card Card Card -	Crite	Employment Type	Salaried / Self Employed	Self Employed	Self Employed	
First Year Fee (r) 2,500 2,500 250 Renewal Fee (r) 2,500 2,500 250 Renewal Fee (r) 2,500 2,500 250 Renewal Fee Waiver On annual spends of r3 Lacs On annual spends of r25K - Airport Lounge Access - Lounge access at over 1000 airports -12 Select Domestic lounge visits using priority pass (no completion of min. 4 retail transaction) - Hotels & Restaurants - Surgey-Dineout Pay (Max discount of 300/cord/me) Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discount of 300/cord/me) Wetcome Benefits Complimentary Club Vistara Silve -	cing	Min Monthly Income (r)	1 Lac / 12 Lacs ITR p.a.	8.4 Lacs ITR p.a.	6 Lacs ITR p.a.	
Image: Second	Sour	C4C - OBC Limit (r)	3 Lacs	2 Lacs	30К	
Renewal Fee Waiver On annual spends of r4 Lacs On annual spends of r3 Lacs On annual spends of r25K Airport Lounge Access (12 Select Domestic Using (war vial guarter) - 10 unge access at over 1000 airports (Mar 2) with guarter) - 12 Select Domestic Using (mar 2) with guarter) - 10 unge access at over 1000 airports (Mar 2) with guarter) - 10 unge access in year via Priority Pass - 10 unge visits using priority Pass in competion of min. 4 Welcome Benefits Complimentary Club Vistara Silver Ter and MAT Black Elite membership - 250 gift voucher on making 1 - 250 gift voucher on 1st transaction in 30 days of issuance - 250 gift voucher on 1st transaction in 30 days of issuance Vage Benefits - 5X Reward Points on r50 retail spends. - 4 RP/r150 for all other retail spends (accept petrol, walter, EM, rent is geart is a walter, St00 or mo. Agaitable only is twor - buble cashback on Business essentials for current account holders (1000 mo. in sty p & 500 m. Dadge and warder jotts on manuful spends of 200() - 4 RP/r150 for E-com spends. - 4 RP/r150 for E-com spends.		First Year Fee (r)	2,500	2,500	250	
Renewal Fee Waiver On annual spends of r4 Lacs On annual spends of r3 Lacs On annual spends of r25K Airport Lounge Access (12 Select Domestic Using (war vial guarter) - 10 unge access at over 1000 airports (Mar 2) with guarter) - 12 Select Domestic Using (mar 2) with guarter) - 10 unge access at over 1000 airports (Mar 2) with guarter) - 10 unge access in year via Priority Pass - 10 unge visits using priority Pass in competion of min. 4 Welcome Benefits Complimentary Club Vistara Silver Ter and MAT Black Elite membership - 250 gift voucher on making 1 - 250 gift voucher on 1st transaction in 30 days of issuance - 250 gift voucher on 1st transaction in 30 days of issuance Vage Benefits - 5X Reward Points on r50 retail spends. - 4 RP/r150 for all other retail spends (accept petrol, walter, EM, rent is geart is a walter, St00 or mo. Agaitable only is twor - buble cashback on Business essentials for current account holders (1000 mo. in sty p & 500 m. Dadge and warder jotts on manuful spends of 200() - 4 RP/r150 for E-com spends. - 4 RP/r150 for E-com spends.	ees	Renewal Fee (r)	2,500	2,500	250	
Year View of the second sec		Renewal Fee Waiver	On annual spends of r4 Lacs	On annual spends of r3 Lacs	On annual spends of r25K	
Swigg-Dineout Pay (Max discount of 300/card/mo) Swigg-Dineout Pay (Max discount of 300/card/mo) Swigg-Dineout Pay (Max discount of 300/card/mo) Welcome Benefits Complimentary Club Vistara Silver Tier and MMT Black Elite membership r250 gift voucher on making 1 transaction within 30 days r250 gift voucher on 1st transaction in 30 days of issuance Usage Benefits • 5X Reward Points on spends at Marks & Spencer, Myntra, Nykaa & Reliance Digital. • 4 Revard Points on r150 retail spends. • Up to 10X Reward points on MMT, Flight & staying spends via Smartbuy • 4 RP/r150 for all other retail spends (except Fuel, Willet, EM) • 5% cashback on business essentials for current account holders (1000/mo. in sty r & 500/ mo. Znd year onwards; min. monthly spends of 20K) • 7% rot 50 ret Hereit (second prime and the second prime and the second (second prime and the second prime and the second (secon	olimentary nberships	Airport Lounge Access	 12 Domestic visits 6 International lounge accessin a	 (Max 3 visit quarter) 6 international lounge visits using priority pass (on completion of min. 4 	-	
View Ther and MWT Black Elite membership transaction within 30 days in 30 days of issuance Usage Benefits -5X Reward Points on spends at Marks & Spencer, Myntra, Nykaa & Reliance Digital. -4 RP/r150 for all Retail Spends (exct. Petrol, wallet, EMI, Rent and Education) 2 RP/r150 hor all uber retail spends recept Fuel, Wallet, EMI -5% cashback on business essent like Utility, Telecom, Govt and tax on monthly spends of r10K, Cap on this spends of r10K, Cap recept Fuel, Wallet, EMI -5% cashback on business essentials - Min. spends r20K on Utility, Telecom, Govt and Taxes (500 per month - Applicable or ist year Online Spends -	Comp Merr	Hotels & Restaurants	-	Swiggy-Dineout Pay (Max discount of		
Yere Marks & Spencer, Myntra, Nykaa & Retlance Digital. Petrol, wallet, EMI, Rent and Education) Like Utility, Telecom, Govt and tax A Reward Points on r150 retail spends. • 4 Reward points on n150 retail spends. • Up to 10X Reward points on MWT, Flight & staying spends via Smartbuy • 5% cashback* on Business essentials - Min. spends r20K on Utility, Telecom, Govt and Taxes (500 per mo. Applicable only 1st year) • 2. RP /r150 for all other Retail spends. • 2. RP /r150 for all other Retail spends. • Up to 10X Reward points on MWT, Flight & staying spends via Smartbuy • 0. Duble cashback on Business essentials - Min. spends r20K on Utility, Telecom, Govt and Taxes (500 per mo. Applicable only 1st year) • 2. RP /r150 for all other Retail spends. • Online Spends • - • A RP/r150 for all Ecom spends • 4 RP/r150 for E-com spends. Milestone Bonus • • 10K RPs on r5L anniversary spends i r90K • 4 RP/r150 for E-com spends. • Milestone Bonus • • • 10K RPs on r5L anniversary spends i r90K • 000 bonus reward points on annual spends of r90K • Fuel • • • • • • • • • • • • • • • • • • • • • • • <td< td=""><td>Welco</td><td>me Benefits</td><td></td><td></td><td></td></td<>	Welco	me Benefits				
Milestone Bonus - .10K RPs on r5L anniversary spends .5000 RPs on r8L anniversary spends 1000 bonus reward points on annual spends of r90K Extra Category Benefits Lowest foreign currency mark up fee of 2% HDFC Bank POS Rental reversal up to r1000 (30K on card 25K POS volume) - Fuel - Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 500/ Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 500/	shbacks	Usage Benefits	 Marks & Spencer, Myntra, Nykaa & Reliance Digital. 4 Reward Points on r150 retail spends. Up to 10X Reward points on MMT, Flight & staying spends via 	 Petrol, wallet, EMI, Rent and Education) 2 RP/r150 for all other retail spends (except Fuel, Wallet, EMI) 5% cashback* on Business essentials - Min. spends r20K on Utility, Telecom, Govt and Taxes (500 per mo. Applicable only 1st year) Double cashback on Business essentials for current account holders (1000/mo. in 1st yr & 500/ mo. 2nd year onwards; min. monthly spends of 20K) 	• 2 RP /r150 for all other Retail spends (except petrol, wallet, EMI, rent	
Extra Category Benefits Lowest foreign currency mark up fee of 2% HDFC Bank POS Rental reversal up to r1000 (30K on card 25K POS volume) - Fuel - Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 500/ Surcharge Waiver 500/ Surcharge Waiver 500/	Rewards &	Online Spends	-	4 RP/r150 for all E-com spends	• Up to 10% CB on travel & shopping	
of 2% r1000 (30K on card 25K POS volume) Fuel - Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 500/ Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 500/		Milestone Bonus	-	5000 RPs on r8L anniversary	1000 bonus reward points on annual spends of r90K	
r400 to r5,000 (max wavier 500/ r400 to r5,000 (max wavier 500/		Extra Category Benefits			-	
		Fuel	-	r400 to r5,000 (max wavier 500/		

			NUME () V/SA			
		Diners Club Black	ShopperStop Black	6E rewards Indigo		
Card Type	Card Category	Super Premium	Super Premium	Entry Level		
ů É	Benefits	Rewards	Shopping	Cashback, Rewards		
eria	Age	21 to 60 years				
Sourcing Criteria	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed		
urcing	Min Monthly Income (r)	1.7 Lacs / 21 Lacs ITR p.a.	70K / 8.4 Lacs ITR p.a.	20K / 6 Lacs ITR p.a.		
Sol	C4C - OBC Limit (r)	5 Lacs	2 Lacs	ЗОК		
	First Year Fee (r)	10,000	4,500	500		
Fees	Renewal Fee (r)	10,000	4,500	500		
	Renewal Fee Waiver	On annual spends of r5 Lacs	-			
Complimentary Memberships	Airport Lounge Access	Unlimited Airport lounge access for primary and add-on card members	4 per Qtr - domestic 2 per Qtr - International			
Compli Memb	Golf	Golf games across the finest courses in the world (6 per quarter)	-	-		
Welco	ne Benefits	-	Shoppers Stop vouchers worth r1,500, on min. shopping of r5,000 on Private Label brand	1 Complimentary 6E Prime Add-On (voucher for choice of seat+meal com- bo+priority check-in+ quicker baggage)*		
Rewards & Cashbacks	Usage Benefits	5 Reward Points (RP) per r150 spent	 20 FC Points on r150 spent on Private Label at Shoppers Stop, (capped at 2000 FC Points/mo.) 15 FC Points on r150 spent on brands of SS including Premium Brands, (capping: 2000 FC Points/mo.) 5 FC Points for every r150 on other spends, no capping 	 2% 6E Rewards per r100 on spends on Grocery, Dining & Entertainment 1% 6E Rewards per r100 on other spends (excl. Fuel, wallet re-loads) 		
	Online Spends	 2 out of Tata CliQ, BMS, Olacabs voucher of r500 on spending r80K/mo. Up to 10X RP on SmartBuy & 2X RP on weekend dining 	-	2.5% 6E Rewards per r100 on spends on IndiGo website & app		
	Extra Category Benefits	 Complimentary memberships (Annual: Club Marriott, Forbes, Amazon Prime, MMTBLACK, Dineout passport and Times Prime Smart; 3 Months: Swiggy One; 1 Month: cult.fit) Lowest foreign currency mark up fee of 2% on international spends 	 Complimentary Shoppers Stop Black membership Accidental air death cover : r3 Cr Emergency overseas hospitalization of up to r50 Lacs Credit liability cover of up to r9 Lacs 	One Complimentary IndiGo air ticket worth r1,500 on making minimum 3 TXNs in first 3 months post card set up*		
	Fuel	-	1% fuel surcharge waiver of up to r500 per statement cycle across all fuel stations in India	-		
	Redemption Value	Redeem each RP for r1 on dedicated travel portal using catalog (RP = r0.5) & airmiles partner (1RP = 1 Mile)	-	-		