

SL NO	CATEGORIES	MONTHLY SPENDS (Rs)	RP EARNED	OTHER BENEFITS (Rs)
1	Online Spends	5000	133	
2	Dining Spends*	2000	27	300
3	Fuel Spends	4000		40
4	Utility Spends*	3000	40	100
5	Other Spends	3000	40	
	Monthly total	17000	240	440
	Annual total	204000	2880	4680
	Quarterly Spend milestone - Rs 500 GV for Rs 50000 spends in a calendar quarter			2000
	Redeem RP as cashback @ Rs 0.20 per RP			576
	Total Annual Savings (Rs)			7256

**Dining spends will earn 15% discount at outlets that are part of the Bank wide program*

***Utility Spends must be done via Smartpay for the above non-RP benefit*

***5% cashback will be given only for the first 12 months of the SmartPay registration, capped at Rs 100 per month*

ANNUAL SPEND	RP EARNED	OTHER BENEFITS	TOTAL MONETARY VALUE p.a.
60000	1600		320
24000	320	3600	3664
48000		480	480
36000	480	1200	1296
36000	480		96
204000	2880	5280	5856
Quarterly Spend milestone - Rs 500 GV for Rs 50000 spends in a calendar quarter			2000
Total Annual Savings (Rs)			7856