

How can I maximise my benefits on my Millennia Credit Card?

MILLENNIA				
Spend category	Annual spends (INR)	Monthly Spends (INR)	Annual benefit (INR)	Monthly benefit (INR)
Home Rent	3,60,000	30,000	3,600	300
Smart shopping on HDFC Bank SmartBuy and	36,000	3,000	3,600	300
Other Online spends - Save everytime you spend	60,000	5,000	1,500	125
Flight & Hotel bookings	24,000	2,000	2,400	200
Groceries	24,000	2,000	1,200	100
Utilities <i>(5% cashback for payments via PayZapp)</i>	24,000	2,000	1,200	100
Other offline spends & wallet loads	48,000	4,000	480	40
Fuel	24,000	2,000	240	20
Total		50,000	14,220	1,185
Airport lounge benefit from Visa/Master/Diners			8,000	
Annual total	6,00,000		22,220	