

SWIPE
SMART
FESTIVE EDITION
SEP-2025



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EDITOR'S NOTE

Festive seasons in India are not just about lights, gifts, and celebrations. They are also the time when spending naturally peaks. From upgrading homes with new appliances to gifting loved ones jewellery, fashion, or gadgets, this is when wallets open wider than at any other time of the year. For credit card users, this period offers some of the biggest opportunities to save, earn rewards and maximize value.

This edition of *SWIPE SMART* is designed to be your festive playbook. We go beyond the usual 10% discounts to uncover strategies that truly matter: from cards that deliver the highest value on Amazon, Flipkart, and Myntra, to smart ways to save on jewellery, electronics, and other high-ticket spends.

We also dive deeper into essentials like big-ticket purchase planning, no-cost EMI, and smartly splitting cards across platforms and overspending guardrails that experienced cardholders rely on.

Our goal is simple: to help you make your celebrations more joyful while keeping your spending sharper.

Here's to a season of joy, rewards, and smarter swipes.



To find the best credit cards for you, visit Paisabazaar

FESTIVE SHOPPING AND CREDIT CARDS

The festive season is around the corner — and so are the big spends. From smartphones and gold to fashion and appliances, this is when shopping lists get longer and wishlists finally turn into reality. And here's the good news: your credit card isn't just a payment tool, it can be a wonderful companion that turns every purchase into savings, rewards, and value-back.

Here's why your card is your best shopping partner this season:



Direct Discounts

E-commerce giants like Amazon and Flipkart roll out their biggest sale of the year during this season. They also partner with leading card issuers to offer additional discounts. A simple choice of card at checkout can mean instant savings of ₹1,000–₹5,000 on your festive buys.



Cashback & Rewards

Since higher spends mean higher returns, festive season is when reward structures truly shine. Whether through accelerated reward points or flat cashback, big-ticket festive purchases help you get substantial value-back.



Co-branded Benefits

If you're loyal to a particular brand, their co-branded cards offer not just everyday savings, but festive discounts and additional cashback during mega-sales. These are especially powerful for high-ticket spends, where a flat percentage discount can add up to thousands.

Think of it this way: the very same ₹50,000 purchase can feel lighter on your wallet when layered with instant discounts, cashback, milestone vouchers, or even a no-cost EMI option. With the right strategy, festive shopping with credit cards ensures you don't just spend — you save while you spend.

BEST CREDIT CARDS FOR FESTIVE SALE & BEYOND

Festive sales aren't just about big discounts. Real savings come when you pair them with the right credit card. The right swipe can turn every festive purchase into substantial rewards, cashback, or milestone gains.

This section of SWIPE SMART is your guide to making the most of the season — from the Amazon Great Indian Festival, Flipkart Big Billion Days, and Myntra's Big Fashion Festival to jewellery showrooms where rewards shine the brightest. We bring you curated card picks that maximize cashback, boost rewards, and unlock festive-exclusive offers.



AMAZON GREAT INDIAN FESTIVAL

The Great Indian Festival (starting 23rd September 2025) is Amazon's biggest annual sale, bringing considerable discounts across electronics, fashion, home essentials, and more. This year, Amazon has partnered with State Bank of India and SBI Card to power the festive **10% discount** — available across debit cards, credit cards, and credit card EMI.

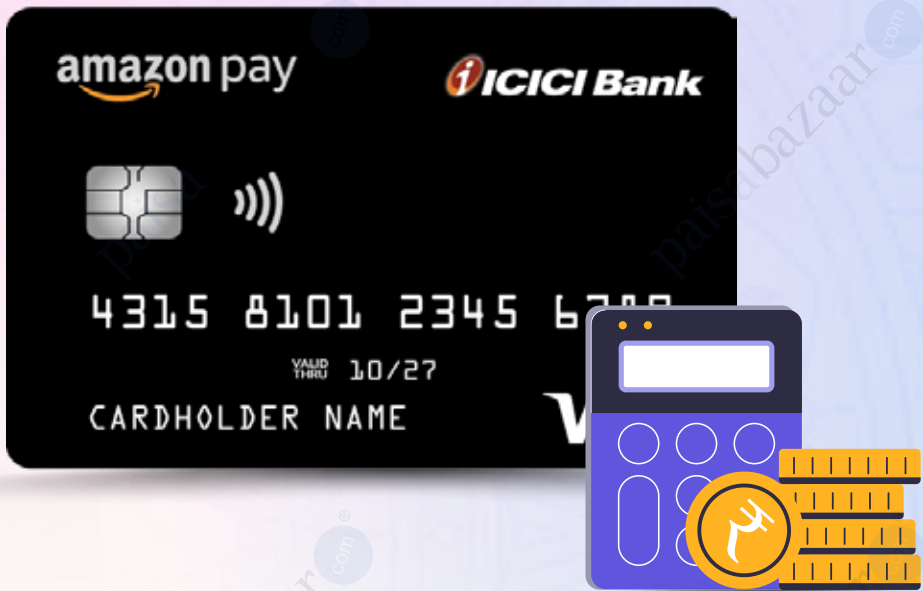
Smart Pick under Bank Tie-up
Cashback SBI Card



Example: ₹60,000 purchase

- Instant discount (10%) = ₹6,000
- Net payable = ₹54,000
- **5% cashback** on ₹54,000 = ₹2,700
- Total festive savings = ₹8,700 (14.5% effective return)

Maximize Value with Co-branded Card
Amazon Pay ICICI Credit Card



Cashback Benefits on Amazon

- 5% cashback for Prime Customers
- 3% cashback for Non-Prime Customers
- 2% cashback on 100+ Amazon Pay Partner Merchants

Other SBI Cards Worth a Look



SBI SimplyCLICK



SBI Card PRIME



SBI Card ELITE

FLIPKART BIG BILLION DAYS & MYNTRA BIG FASHION FESTIVAL



Flipkart Axis Bank Credit Card

7.5% cashback*
on Myntra

5% cashback*
on Flipkart



Flipkart SBI Card

Here's how much you can save with these cards?

Myntra Spends worth ₹30,000

7.5% of ₹20,000 = ₹2,250

Flipkart Spends worth ₹75,000

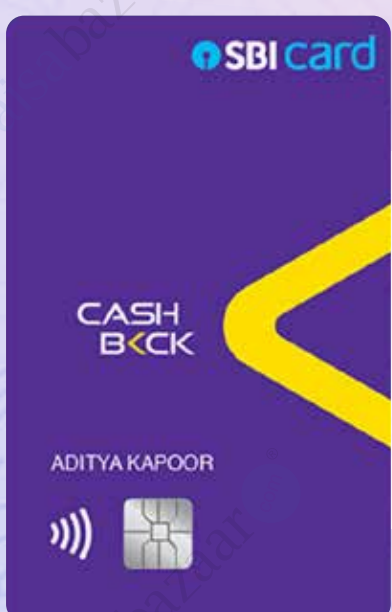
5% of ₹50,000 = ₹3,750

Festive Discounts through Bank Tie-ups:

10% instant discount* on Myntra
using HDFC Bank Credit Cards

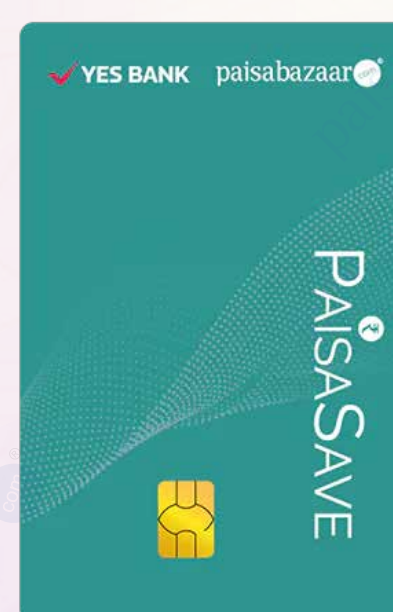
10% instant discount* on Flipkart using
Axis Bank & ICICI Bank Credit Cards

Other Online Shopping Cards to Consider



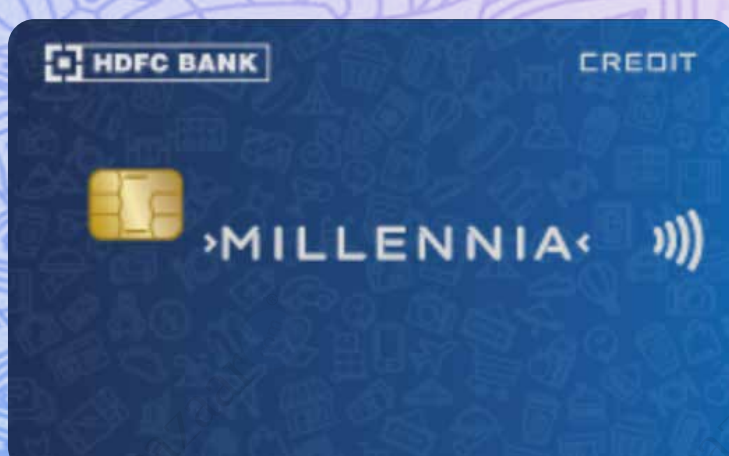
Cashback SBI Card

5% cashback*
on all online spends



YES PaisaSave Card

3% cashback*
on all online spends



HDFC Millennia

5% cashback*
on Flipkart & Myntra



*T&C apply

FROM SHOPPING APPS TO SHOWROOMS: THE CASHBACK GUIDE

	YES PaisaSave	Cashback SBI Card	Amazon Pay ICICI	Flipkart Axis/ Flipkart SBI	Tata Neu Infinity HDFC/SBI	Tata Neu Plus HDFC/SBI	HDFC Millennia	Swiggy HDFC	HSBC Live+	Kotak Cashback+
ONLINE SPENDS										
Amazon	3%	5%	5%	1%	1.50%	1%	5%	5%	1.50%	0.50%
Flipkart	3%	5%	1%	5%	1.50%	1%	5%	5%	1.50%	0.50%
Myntra	3%	5%	1%	7.50%	1.50%	1%	5%	5%	1.50%	0.50%
Ajio	3%	5%	1%	1%	1.50%	1%	1%	5%	1.50%	0.50%
TataCLiQ	3%	5%	1%	1%	5%	2%	5%	5%	1.50%	0.50%
Nykaa	3%	5%	1%	1%	1.50%	1%	1%	5%	1.50%	0.50%
Snapdeal	3%	5%	1%	1%	1.50%	1%	1%	5%	1.50%	0.50%
Pepperfry	3%	5%	1%	1%	1.50%	1%	1%	5%	1.50%	0.50%
Other Online Spends	3%	5%	1%	1%	1.50%	1%	1%	5%	1.50%	0.50%
OFFLINE SPENDS										
Croma	1.50%	1%	1%	1%	5%	2%	1%	1%	1.50%	0.50%
Westside	1.50%	1%	1%	1%	5%	2%	1%	1%	1.50%	0.50%
Pantaloons	1.50%	1%	1%	1%	1.50%	1%	1%	1%	1.50%	0.50%
Lifestyle	1.50%	1%	1%	1%	1.50%	1%	1%	1%	1.50%	0.50%
Reliance Digital	1.50%	1%	1%	1%	1.50%	1%	1%	1%	1.50%	0.50%
Home Center	1.50%	1%	1%	1%	1.50%	1%	1%	1%	1.50%	0.50%
Other Offline Spends	1.50%	1%	1%	1%	1.50%	1%	1%	1%	1.50%	0.50%
CAPPING & OTHER T&Cs										
Capping	Cashback on Online Spends capped at ₹5,000 p.m.	Total monthly cashback capped at ₹5,000	No capping	Cashback on Myntra & Flipkart spends capped at ₹4,000 per quarter each	No cap on above categories	No cap on above categories	5% & 1% cashback capped at ₹1,000 p.m. each	5% back is capped at ₹1,500 p.m.	No cap on above categ- ories	No cap on above categories

*Highest possible cashback rate is mentioned for each card. Actual rates may vary as per card-specific terms and conditions.

BIG-TICKET FESTIVE PURCHASE PLAYBOOK

Festivals are the season of major upgrades. New appliances for the home, the latest smartphone, gold jewellery for the family, or even a new laptop — these are the purchases that stretch budgets. The key is not just spending, but spending smartly.

This section is your step-by-step playbook to manage high-value festive expenses: choosing the right EMI, splitting spends across cards, exploring debit card EMIs, and even learning from real stories of overspending and recovery.



THE OPTIMIZED SPLIT: ASSIGNING EVERY FESTIVE SPEND TO THE RIGHT CARD



For card-savvy consumers, budgeting isn't about restricting spends — it's about **strategically allocating** them across the right cards to extract maximum value. Instead of setting a broad festive budget, think of it as building a card stacking strategy, where each card plays to its strengths.

Consider this festive spend basket:

₹50,000 on electronics via
croma

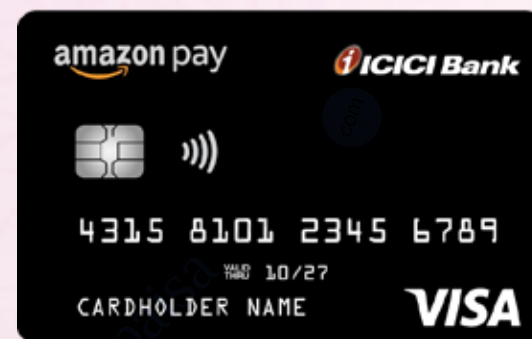
₹40,000 on
amazon

₹60,000 on jewellery
via Caratlane



Tata Neu Infinity HDFC Card

5% value-back = ₹2,500



Amazon Pay ICICI Card

5% cashback = ₹2,000



Titan SBI Card

5% cashback = ₹3,000



Total festive spends = ₹1.5 lakh

Total Value-back = ₹7,500

This only accounts for the core reward-based value-back. Any additional festive season discount will also be added to the total savings.

Now imagine putting all that spend on a single generic card with 3% back—you would save only ₹3,000. That's the power of allocating the right card to the right spend.

Advanced users often map their festive budgets card-by-card before the sales begin. It ensures they enter shopping season not as impulse buyers, but as strategists, knowing exactly which card will swipe where.

THE EMI ADVANTAGE: SPLIT THE COST, KEEP FESTIVITIES BRIGHT

EMIs on credit cards allow you to spread the cost of large purchases over several months, making them especially useful if you have limited cash in hand but don't want to postpone festive buys. By breaking a big purchase into smaller, manageable installments, you can ease the strain on your monthly budget while still upgrading during the season.

Flexibility of Tenure

Most banks let you choose between 3–24 months.



Instant Conversion

Select EMI at checkout on Amazon, Flipkart, or in-store POS.



Interest Costs

Merchant EMIs may come with 13–18% interest annually.



Reward Earning

Many cards still credit reward points even on EMI spends, making it a double benefit.



The Festive Season Advantage

EMIs are available year-round, but during the festive season, merchants and banks roll out exclusive No-Cost EMI offers. Add to that festive exchange schemes, price drops, and bundled discounts, and EMIs become one of the smartest ways to manage big-ticket spends.

Among all options, the star of the festive season is the No-Cost EMI, which lets you split payments without any added interest burden.

NO-COST EMI: FESTIVE UPGRADES WITHOUT THE EXTRA COST

Though available throughout the year, festive season is when **No-Cost EMI** truly shines. Here, retailers and banks absorb the interest cost, so you only pay the product price, conveniently split into monthly installments.

Almost every major shopping destination — Amazon, Flipkart, Croma, Reliance Digital, Vijay Sales, and TataCLiQ — rolls out **No-Cost EMI deals** during the festive rush. For shoppers with limited cash in hand, this is the perfect way to bring home big-ticket purchases without disturbing their monthly budget.

Why It Works: You pay exactly what you would upfront, just spread out over months.

Best For: Smartphones, laptops, home appliances, premium electronics, and even big lifestyle buys.

Here's How Shruti Saved ~₹6,000 by opting for a no-cost EMI

Merchant EMI with @15.99% Interest for 12 months

Amount = ₹72,990

Monthly Instalment = ₹6,083 x 12

Total Interest Cost = ₹5,948

Actual Cost to Consumer =

₹72,990 + ₹5,948 = ₹78,938

No-cost EMI for 12 months

Amount = ₹72,990

Monthly Instalment = ₹6,083 x 12

Total Interest Cost = ₹5,948

Instant Discount = ₹5,948

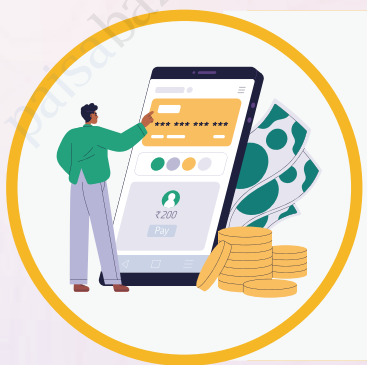
Actual Cost to Consumer = ₹72,990



FESTIVE SPLURGES MADE EASY WITH CONSUMER DURABLE LOANS

Not every festive purchase needs to weigh down your credit card limit. For high-ticket appliances, gadgets, or electronics, consumer durable loans (CDLs) offered by banks and NBFCs have become a popular alternative. CDLs are short-term loans (typically 3–36 months) offered at the point of sale, both online and offline. You can apply for a Consumer Durable Loan through your bank or sometimes retailers also have tie-ups with banks and you can get make the purchase on credit by availing CDL directly at the shop.

Why Consider Them During Festive Season?



Low Interest Options – Many retailers and NBFCs run festive tie-ups with manufacturers (Samsung, LG, Sony, etc.), or retailers (Croma, Reliance Digital, etc.) offering no cost or low interest EMLs.

Bundled Offers – CDLs often come with festive freebies like extended warranties, accessories, or service packages.



Quick Approvals – E-KYC and digital sign-ups mean approval in minutes, making it almost as seamless as swiping a card.

Credit Limit Relief – Your credit card limit remains untouched, which means your **CUR stays healthy** even if you're buying a ₹1.5 lakh refrigerator.



Use a consumer durable loan for the single highest-ticket item (like a fridge or TV) to avoid choking your credit card limit. Channel the rest of your spends (fashion, gifting, jewellery, travel) through credit cards to maximize rewards, milestones, and offers. This split ensures both healthy CUR and optimized rewards.

SWIPE SMART WITHOUT CREDIT CARD: THE DEBIT CARD EMI ADVANTAGE

If you do not have a credit card, another alternative is to choose a Debit Card EMI. They are a smart alternative to manage high-ticket spends without stretching cash flows. Think of it as the same convenience of credit card EMIs — but directly linked to your savings account. Leading banks like HDFC Bank, Axis Bank and ICICI Bank offer Debit Card EMIs across major merchants and e-commerce platforms.

How It Works

Banks pre-approve eligible customers for a debit card EMI limit. When making the payment, you can select “Debit Card EMI” at checkout. The purchase is converted into EMIs, and the instalments are auto-debited from your savings account every month.

No down payment



No blocking of money in your account



Tenure of 3-24 months



Processing fee will be levied



No documentation



Instant Approval and Disbursal



Why It Matters During Festive Season

For consumers without credit cards or those who have maxed out their limits, this opens access to big-ticket purchases like smartphones, appliances, and electronics with the ease of installments. Leading platforms like Amazon, Flipkart, Croma, Reliance Digital, and Vijay Sales often extend this benefit in collaboration with banks.

While attractive, debit card EMIs interest rates are usually the same as credit card EMIs unless it's a no-cost EMI offer (where the brand or bank absorbs the cost). Some banks may levy a one-time processing fee. And unlike credit cards, you won't earn cashback, reward points, or milestone benefits here.

SWIPE, SPARKLE, SAVE: GOLD & JEWELLERY PURCHASE

Festivities in India are incomplete without gold and jewellery purchases. But with the right credit card, these big-ticket spends can unlock cashback, bonus points, and milestone rewards.

In this section, we spotlight the cards that bring the best value to your gold buys. With only a handful of cards rewarding jewellery spends, this guide is a must-read for anyone planning jewellery purchases, this festive season.



REWARDS SHINE BRIGHT: BUYING GOLD & JEWELLERY WITH CREDIT CARDS

Jewellery remains one of the biggest festive spends for Indian households. And with the right credit card strategy, these purchases can be more rewarding than ever.

While many issuers have excluded gold and jewellery spends from their rewards programs, a few cards still stand out. Some continue to offer base rewards, while others provide excellent value-back on jewellery purchases — like the Titan SBI Card and Tata Neu Infinity Cards.

At the premium end, HDFC Infinia not only rewards gold and jewellery spends but also allows 1:1 redemption against Tanishq vouchers, making it one of the most lucrative picks.

- ★ Not all cards treat gold equally — while jewellery may earn points, pure gold coins or bars are often excluded.
- ★ Banks also tend to set caps on cashback or discounts, particularly during festive campaigns.
- ★ Gold and jewellery purchases cannot be converted into EMI, so keep in mind that your credit limit will be blocked for the entire amount, which could affect your other purchases.

“If you're planning to buy jewellery worth ₹2–3 lakh, a little strategy can go a long way. Using a rewards-heavy premium card ensures you maximize points, and splitting the transaction across two cards can help you hit milestones on both. Also, always check if your bank has tie-ups with leading jewellers — these partnerships often unlock additional discounts or bonus rewards that can make your festive purchase sparkle even brighter.”

”

TITAN SBI CREDIT CARD: MAXIMISE FESTIVE JEWELLERY SPENDS



Launched in **March 2024**, the Titan SBI Card is designed to deliver maximum value within the Titan ecosystem, making it a strong pick for shoppers at **Tanishq, CaratLane, Mia, and Zoya.**

Why It's Great for Jewellery Purchases



3% value-back

(as gift vouchers) on Tanishq, capped at ₹25,000 per quarter



5% cashback

on Mia, CaratLane and Zoya, capped at ₹10,000 per quarter

Example:

- Tanishq spends of ₹2,00,000 = ₹6,000 back
- CaratLane spends of ₹1,00,000 = ₹5,000 back
- Mia spends of ₹50,000 = ₹2,500 back

Total savings: ₹13,500



Other Key Features

- ✓ 7.5% cashback on spends at other Titan Group brands- World of Titan, Taneira, Titan Eye+, Helios, Fastrack, Skinn, Irth & Sonata (quarterly capping: ₹10,000)
- ✓ 6 reward points per ₹100 spent on all other categories outside Titan spends (Up to 6000 reward points)
- ✓ Value of 1 reward point = ₹0.25, redeemable against Titan vouchers

If gold and jewellery make up a significant share of your festive or annual spends, the Titan SBI Credit Card can unlock strong savings where most cards don't. But outside of the Titan ecosystem, its utility is limited.

OTHER CREDIT CARDS THAT REWARD GOLD & JEWELLERY PURCHASES



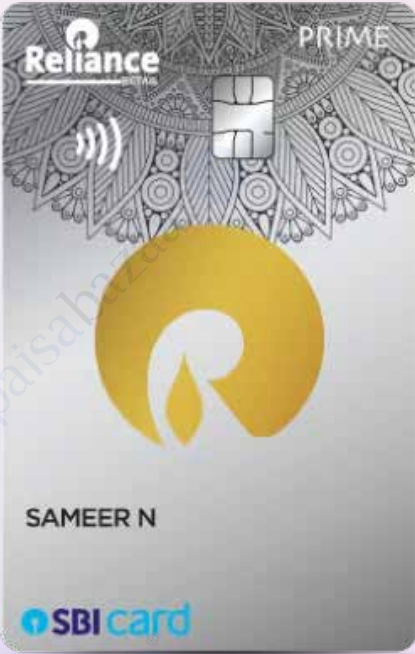
**Tata Neu Infinity
HDFC/SBI Card**

5% back
as NeuCoins on
spends at Tanishq



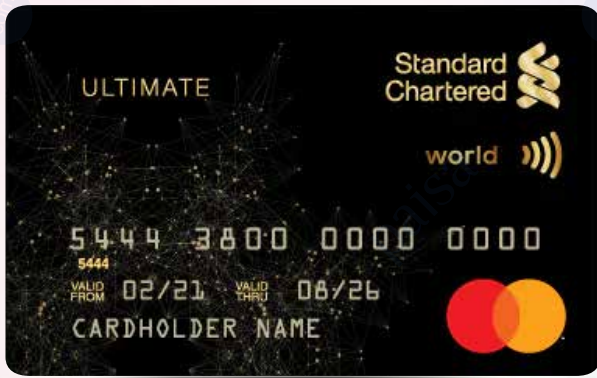
**Tata Neu Plus
HDFC/SBI Card**

2% back
as NeuCoins on
spends at Tanishq



**Reliance SBI
Card PRIME**

10 Reward Points
per ₹100 spent & 2%
instant discount at
Reliance Jewels
(twice per month)



**Standard Chartered
Ultimate Credit Card**

5 Reward Points
on every ₹150
spent on gold &
jewellery



**HDFC Infinia
Credit Card**

5 Reward Points
for every ₹150 spent
with 1:1 redemption
against Tanishq
Vouchers



**HDFC Regalia Gold
Credit Card**

4 Reward Points
for every ₹150
spent

GOLDEN WIN: HOW ADITHI SAVED ON HER JEWELLERY SPENDS

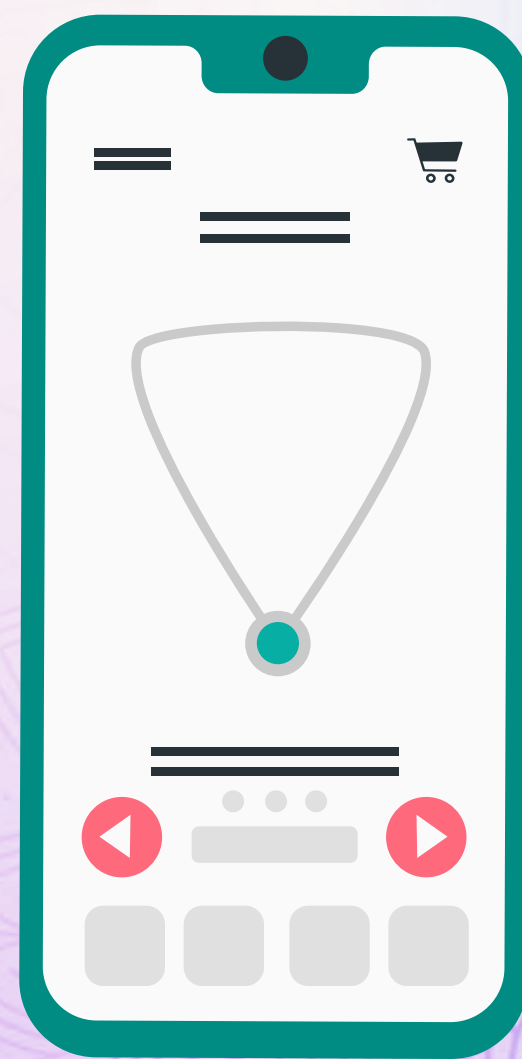
“

When we had to buy jewellery worth ₹2.5 lakh for my sister's wedding, I didn't want to miss out on benefits. After some research, I chose the **Titan SBI Credit Card** for my Tanishq purchase — which earned me **₹7,500 back**, plus another **₹5,000 on CaratLane** accessories. These spends, along with my regular usage, also pushed me past the annual milestone, unlocking an **additional benefit worth ₹5,000**.

Later, during Diwali, I bought gold bangles for my mother using my **HDFC Infinia**. I earned reward points on the entire purchase and later redeemed them for Tanishq vouchers at a 1:1 value, making the bangles **nearly ₹9,000 cheaper**. Using the right card, I saved over ₹25,000 on jewellery — something I never imagined was possible with credit cards.

”

- Adithi Raghavan



THE PSYCHOLOGY OF OVERSPENDING: FESTIVE FOMO AT PLAY

Festive offers are designed to enhance your savings but they are also silently designed to stretch your budget. A classic example is the “extra 10% off on spends above ₹25,000” nudge. Rationally, this sounds like a big discount, but in practice, it often triggers **irrational upsizing of purchases**.

Let's say your original cart was ₹15,000. To unlock that “₹2,000 extra discount,” you end up adding another ₹10,000 worth of items you didn't really plan for. You saved ₹2,000 but spent ₹10,000 more — that's a net **₹8,000 overspend**.

The real catch? That ₹10,000 could have been utilized **strategically**. For example, if you have used the ₹10,000 on another product or on another website, you could have earned accelerated rewards. Most of these discount offers are applicable on EMI transactions, which are not eligible for rewards nor are they counted towards milestone calculation. Hence, the opportunity cost of overspend is often higher than the visible discount you unlock.

For seasoned card users, the smartest festive strategy is not just maximizing discounts, but ensuring every incremental rupee pushes you towards **planned value creation** — milestones, accelerated platforms, or redemptions that outweigh impulse-driven offers.



FROM SPLURGE TO STABILITY: RAJAT'S FESTIVE RECOVERY



Rajat Kumar, 32,
IT professional

Last Diwali, Rajat went all out — gifting premium gadgets, buying gold jewellery, and upgrading his home with a new TV and sofa set. He spread these purchases across 5 of his credit cards. At first, the thrill of rewards and discounts made it feel like a win. But by January, the bills piled up and his credit card outstanding touched **₹2.5 lakhs**, as interest charges began snowballing.

Instead of panicking, Rajat chose to take control. Here's how he turned it around:

- **Debt Consolidation:** Opted for a personal loan from his bank to pay off his high-interest card balances.
- **Smart EMI:** For other cards, he converted the outstanding balance into EMIs at interest much lower than regular finance charges.
- **Spending Audit:** He tracked every monthly expense, trimming unnecessary subscriptions, eating out, and impulse online buys.
- **One-Card Strategy:** Instead of juggling five cards, Rajat focused on a single rewards-heavy card for essentials, keeping his usage lean and manageable.

By mid-year, Rajat had cleared the bulk of his debt and regained financial balance. More importantly, he realized that enjoying festivals isn't about swiping without limits but celebrating smartly, without carrying the weight of regret into the new year.



Festivities should light up your home, not burden your finances. Plan, split wisely, and always think of January before you swipe in October.



To find the best credit cards for you, visit Paisabazaar



paisabazaarTMcom

HAR SAPNA HOGA SACH

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