

TIP

Your Finn Mitra

Spending se pehle TIP dekha kya?

India's first pre-payment credit card intelligence platform — the only one that recommends the best card before you pay and lets you complete the payment through it by utilizing a 3-layer engine for maximum benefit

118.6M+

Active credit cards in India
RBI data, Mar 2026

₹10,000Cr

Rewards unclaimed / year
Industry estimate

₹8K–20K

Avg. annual loss per user
TIP internal model

THE PROBLEM

₹10,000 Crore disappears every year. Silently. Preventably.

Not through fraud. Not through overspending. Through money already promised to you — at checkout, at signup, and everywhere in between.

THE COUNTER

Three or four cards in your wallet. Ten seconds to decide. No way to know which one earns the most before you tap.

THE SALES CALL YOU FORGET

At signup, an RM walks you through lounge visits, milestone targets, fee waivers, movie credits. Six months later, none of it gets used — because nobody reminds you when it's live.

LIVE — Periodic Benefit Tracker

EVEN RESEARCHING IT YOURSELF FAILS

Dining platforms or movie halls publish bank offers directly — but the same offer pays differently by exact card, and some listed offers are years out of date.

Card A	15% off · cap ₹500
Card B	25% off · cap ₹800
Card C (bday week)	50% off · cap ₹2,000

Real bank-dining offer structure, anonymised — one platform, one bank, three card tiers

Kabhi socha hai — jab payment karne ka time aata hai, kaunsa card use karna chahiye jisse sabse zyada fayda ho?

70%*

fail to fully use the card benefits they already have

60%*

don't know about perks sitting on their card — lounge, milestones, more

~4%†

of potential card-benefit value the average person actually captures (~10% possible)

“The value is real — banks promise it, sales calls describe it, reward programs dangle it. What's missing is the layer that turns any of those promises into money you actually keep, before you pay, not after.”

* Independent research, SaveSage Pan-India survey, 5,000+ cardholders (2025) · † 1 Finance Magazine study, via Business Standard

THE SOLUTION — Unique to TIP

Three intelligence engines. One complete picture

TIP's differentiation: combining card recommendation + offer intelligence + voucher intelligence into one pre-payment number and completing the payment from there.

ENGINE 1 — BENEFIT SCORER

Cashback Calculator

Live

Exact cashback ₹ per card for this transaction amount and category

Points Valuer

Live

Converts reward points to rupees using current redemption rates

Milestone Engine

Live

Impact of this transaction on fee waiver + bonus reward milestone gap

Annual Fee Netback

Live

12-month net benefit after fee deduction — which cards earn their keep

ENGINE 2 — OFFER EVALUATOR

Bank Offer Matcher

Partially live

Checks active bank offers for this merchant + card combination — analyst-verified weekly today; automated matching is the post-funding target

Periodic Benefit Tracker

Live

Lounge visits, movie tickets, monthly vouchers — remaining entitlement tracked automatically. Live on demo data; real card-spend tracking begins within days

Offer Expiry Monitor

Planned

Alerts when a benefit window is closing

ENGINE 3 — VOUCHER INTELLIGENCE

Merchant Voucher Database

In build

Card-specific voucher codes, analyst-verified weekly from public sources and affiliate feeds

Affiliate Integration

Planned

Amazon Associates, Flipkart, MMT — TIP earns commission on completed purchases

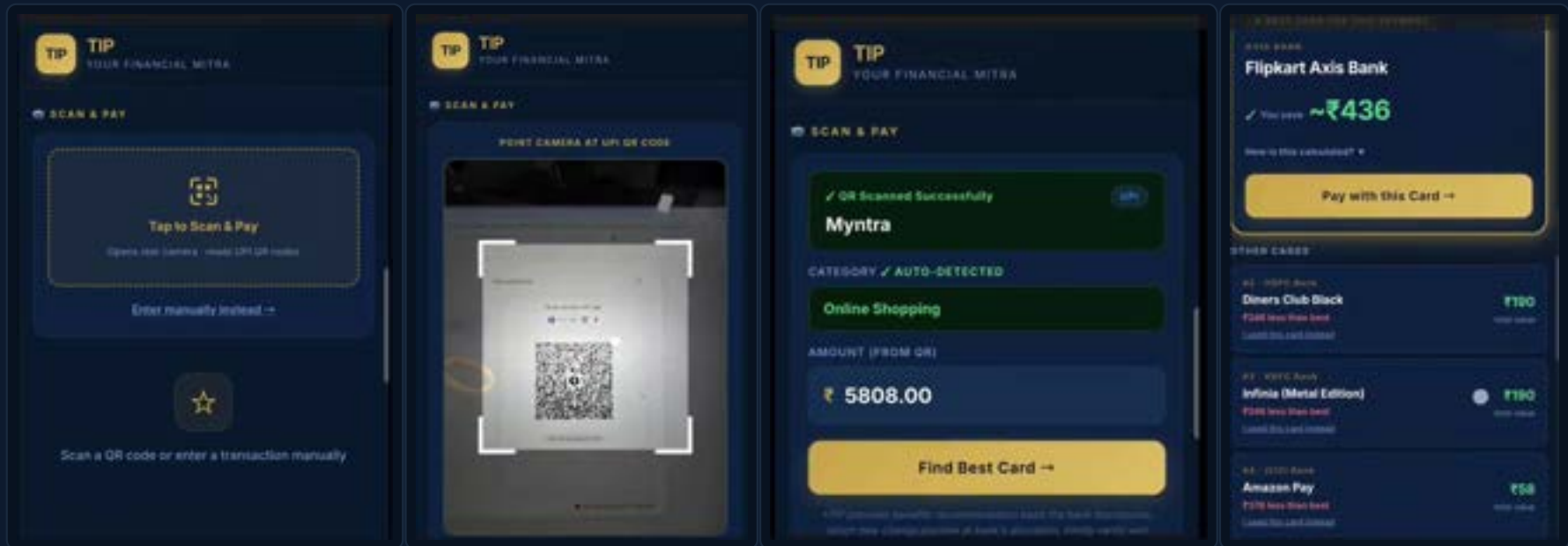
Pre-Intent Nudge

Planned

WhatsApp alert before sale events with the best card + code combination

SEE IT WORK — LIVE WALKTHROUGH

Not a mockup. The actual app, scanning a real QR code, today.



01 Open TIP, tap Scan & Pay

02 Point at any UPI QR code

03 Merchant + amount auto-detected — Myntra, ₹5,808

04 Best card for this payment: ₹436 saved

Four taps. Under 10 seconds. Real screens, working today — see what happens when you check before you pay, next.

THE INSIGHT — WHY NOTHING ELSE WORKS

Every payment has three hidden layers of value.
TIP is the only one that shows all three — and lets you act on them.

01

Base Card Benefit Layer

Cashback rate, reward points value, category earn rate for this exact merchant. Other card apps track this too — but only after the transaction. TIP shows it before you tap.

02

Bank / Card Offer Layer

The bank publishes card-specific offers at specific merchants — time-limited, easy to miss because nobody surfaces them at the payment moment.

03

Merchant Voucher Code Layer

Depending on the offer's own terms, a voucher can stack with a bank offer or apply instead of one — TIP determines which applies for each transaction, automatically.



SCAN & PAY

₹436

Best in-wallet card, auto-detected from the QR — base benefit only.



CHECK TIP FIRST

₹950

Same purchase — Diners Club Black surfaces a ₹760 bank offer scan-and-pay missed.

Same ₹5,808 Myntra purchase, same card portfolio. The only difference is checking before you pay — a real ₹514 gap, not a hypothetical.

THE PRODUCT — BUILT AND BEING TESTED

A working recommendation engine, tested against both real & dummy transactions.

Actual screens from the app, below — not mockups. Card recommendations have been checked against real spends (like the Myntra example) as well as dummy transactions; the dashboard figures shown here are from a demo account, pre-launch.

Real Camera QR Scanner

Android + iPhone via Chrome. Reads UPI, EMV, Paytm and PhonePe QR formats — verified in development, real-merchant

Live

Three-Layer Card Ranking

Cards ranked best to worst with exact ₹ saving. Base layer live; offers and vouchers in active build.

Partially live

Card Efficiency Score

Proprietary 0-100 score per card based on spend alignment, fee netback, and reward efficiency.

Live

Loss Dashboard

Real rupees left on the table this month from wrong-card choices, by transaction and category.

Live

Annualised Benefit Analysis

12-month net benefit per card after annual fee — which cards earn their keep.

Live

Periodic Benefit Tracker

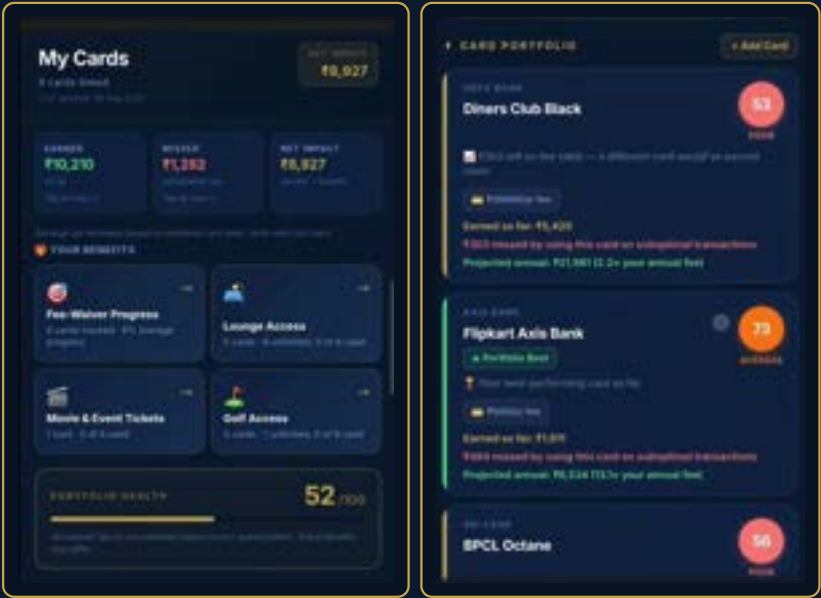
Lounge visits, movie tickets, milestone progress. Live on demo data; real card-spend tracking begins within days.

Live

Merchant Voucher Intelligence

Active voucher codes shown at the payment moment; affiliate commission on completion.

In build



₹8,927 net impact tracked

Per-card health score, 0–100

Illustrative — demo account, pre-launch

Tracked automatically per card

THE MARKET

A massive underserved market. Growing every year: 3 revenue Pools

TAM

118.6M Cards / ~60 M Users

(~2.0 cards / user)

All active credit card holders in India today

SAM

20 M users (~33%)

Multi-card urban professionals who actively manage rewards

SOM

2 M users (10%)

10% of SAM · conservative — a comparable player has already reached 750K+*

Revenue Pool 1 — Subscription ₹299, ₹699, ₹999 / yr · at SOM (2 M users), meaningful recurring base ARR — see Business Model for full breakdown.

Revenue Pool 2 — Card Referral ₹500–1,500 per approved card application. Same commission model banks already pay BankBazaar. Zero incremental acquisition cost.

Revenue Pool 3 — Merchant Voucher Affiliate (new) 2-8% commission per completed purchase via a shown voucher code. Pure margin on an existing, already-recommended user — a stream no comparable competitor runs today.

- Combined at SOM (2 M users) — meaningful ARR potential across three streams · excludes B2B data licensing from Year 3 · see Revenue Projections for scenario detail
- Three consumer-scaled pools shown here; three more (merchant placement, loan referral, B2B licensing) phase in post-launch — see Business Model for the full picture (next slide).

BUSINESS MODEL

Six revenue streams. Three start immediately at launch.

Today TIP reads competitors' public data — tomorrow, brands pay TIP to be featured.

NOW — LIVE AT LAUNCH

- | | | | |
|----|---|---|--|
| 01 | Freemium subscription | Free (0-2 cards) · ₹299/yr (3-5 cards) · ₹699/yr (6-8 cards) and ₹999/yr (8+ cards).
All three engines available on every tier — pricing gates by card count only. | <i>Recurring base ARR</i> |
| 02 | Card referral / affiliate commission | ₹500-1,500 per approved new card application — the same commission model banks already pay BankBazaar. Zero incremental acquisition cost. | <i>Target: meaningful multiple of subscription</i> |

NEAR-TERM — POST INITIAL SCALE

- | | | | |
|----|--|--|--|
| 03 | Merchant voucher affiliate commission | 2-8% commission when a user completes a purchase through a recommended voucher code. Zero additional CAC — the recommendation already existed. | <i>Activates once affiliate approvals land</i> |
| 04 | Verified merchant deal placement | Banks and brands pay TIP to feature verified offers at the pre-payment moment, for their specific card or merchant — contextually relevant, not general advertising. | <i>2027 target</i> |

LONG-TERM — DATA MATURES INTO NEW LINES

- | | | | |
|----|---|--|--|
| 05 | Loan & financial-instrument referral | Spending and card-tier behaviour signal when a user is ready for a better card or lending product — same referral economics as Stream 2, extended. | <i>2027+ — unlocks as usage data matures</i> |
| 06 | B2B bank analytics — data licensing | Pre-payment intent data — what consumers are about to spend, where, with which card — licensed to issuing banks for credit decisioning. | <i>2028+ — long-horizon upside</i> |

UNIT ECONOMICS — INITIAL MODELED, NOT YET MEASURED

The model behind the pricing

₹950

ARPU blended

Subscription ~₹450 + referral ₹300 + voucher affiliate ₹200

₹150–300

CAC (content-led)

Organic financial content compounds · ads only for paid acquisition

₹2,850

LTV (3-yr retention of ARPU)

3 years × ₹950 blended ARPU

>9:1

LTV : CAC ratio (LTV / CAC)

Conservative floor · improves as organic share grows

These four numbers are assumptions, not measurements — shown here to demonstrate the model is coherent, not that it's proven. Beta testing has begun with a closed user group, continuing for the next 15 days, before Beta 2 opens to a larger group of 100-200 users

Why voucher affiliate changes the economics

500K users × 3 affiliate-eligible transactions/month × ₹60 avg commission ≈ ₹9Cr GMV monthly → ₹27L commission/month → ~₹3.2Cr additional ARR. Zero incremental CAC — the user was already acquired and the recommendation already made.

A comparable player's benchmark (verified): \$1M raised · 750,000+ users · claims ₹170Cr+ in cumulative user savings — we do not have a verified ARR figure for them and have not assumed one. TIP targets a lower entry price (₹299 vs. their ₹399+ tiers) with three additional revenue streams layered on top. * SaveSage, publicly reported.*

REVENUE PROJECTIONS — THREE SCENARIOS

Three scenarios. All exclude B2B upside.

BEAR

₹7 Cr ARR

110K users · ₹650 ARPU

- 0.5% SAM penetration
- Consumer acquisition harder than projected
- Affiliate partnerships delayed

BASE

₹48 Cr ARR

500K users · ₹950 ARPU

- 2.3% SAM penetration
- Content-led organic growth
- Affiliate partnerships active from launch+

BULL

₹290Cr ARR

2.2M users · ₹1,450 ARPU

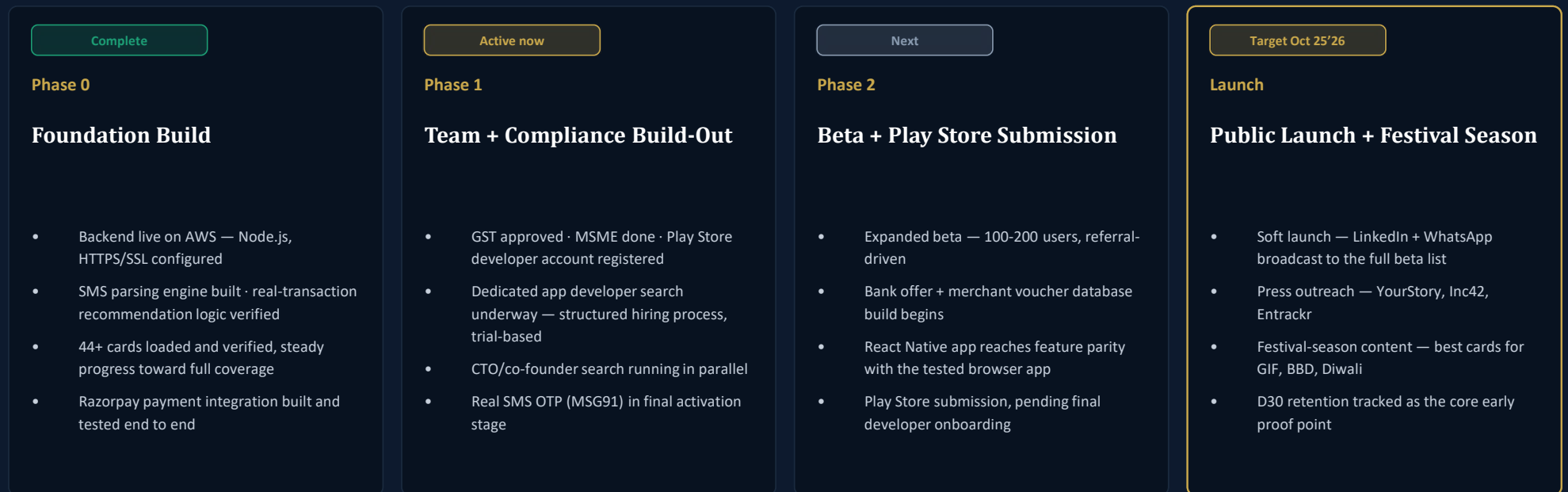
- 10% SAM penetration
- Viral referral loop activated
- B2B data licensing begins

S. No.	Components	Bear	Base	Bull
1	% of SAM (20M)	0.5%	2.5%	10%
2	Users	100,000	500,000	2,000,000
3	Subscription – Avg.	₹400	₹450	₹600
4	Referral	₹150	₹300	₹450
5	Voucher affiliate	₹100	₹200	₹400
6	ARPU (blended) (3+4+5)	₹650	₹950	₹1,450
7	ARR	₹6.5 Cr	₹47.50 Cr	₹290 Cr
8	CAC	₹250–400 (harder acquisition)	₹150–300 (content-led)	₹100–200 (viral referral loop)
9	LTV (3-yr = 3×ARPU)	₹1,950	₹2,850	₹4,350
10	LTV:CAC (Conservative)	~4.9 : 1	~9.5 : 1	~21.8 : 1

LAUNCH TIMELINE

Festival-season launch — targeting October 25, 2026.

Amazon Great Indian Festival and Flipkart Big Billion Days fall in the launch window; Diwali follows on Nov 8.



PRODUCT ROADMAP — FOUR PHASES

Each phase earns the right to the next. No phase assumed.

Phase 1

Jul-Oct 2026

The Wedge

- Camera QR scanner — Android + iPhone
- Three-layer card recommendation
- Card Efficiency Score /100
- 44+ cards, steady toward full coverage
- Android Play Store launch — target Oct 25
- Target: early users, D30 retention proof

Phase 2

Nov 2026-Jan 2027

Habit Loop

- Bank offer database — weekly verified
- Merchant voucher code database live
- Affiliate partnerships — Amazon, Flipkart, MMT
- Card bill payment via Razorpay BBPS
- WhatsApp nudge bot — pre-sale alerts
- Target: early revenue, growing MRR

Phase 3

2027

Intelligence Platform

- Pre-intent nudge before major sale events
- Budget planner + EMI vs. lump sum optimiser
- Credit score tracker + improvement tips
- Automated daily offer scraping
- iOS App Store launch
- Target: meaningful scale, multi-lakh users

Phase 4

2028

Rewards & Credit Layer

- Rewards Redemption Marketplace — points/cashback into travel bookings, gift cards, insurance
- Loan & financial-instrument referral — comparison + pre-qualification
- 50+ card full population coverage, self-correcting via SMS data
- Target: revenue diversification beyond subscriptions + affiliate

TRACTION — WHAT WE'LL TRACK FROM DAY 0

We're pre-launch. Here's exactly what this raise is measured against.

No real usage data exists yet — these metrics are built into the plan from beta, not added after the fact.

Beta users onboarded	Validates real-world pickup before public launch	Phase 2 — Beta (100-200 users)
Recommendation queries run	Raw usage volume — is the core action happening at all?	Phase 2 — Beta, ongoing
Recommendation accuracy vs. a defined test set	Is the engine right, not just fast?	Phase 2 — Beta, ongoing
Median response time	Speed is the product — under 10 seconds or the wedge fails	Phase 2 — Beta, ongoing
Weekly return rate	Is TIP a habit or a one-time download?	Launch onward
Pre-payment checks per retained user	Depth of the habit, not just presence	Launch onward
Verified ₹ saved vs. user's default card	Actual value delivered per user — not an industry estimate	Launch onward
Offer / voucher freshness accuracy	Is analyst-verified data staying current?	Weekly, from database build
Card setup completion rate	Onboarding friction — the first real drop-off point	Launch onward
D30 retention	The single gate this whole raise is measured against	Q1 2027 — first cohort matures
First paid conversion	Validates ₹299-699 pricing against real willingness to pay	Q1 2027
First affiliate / merchant revenue	Validates the voucher-affiliate stream converts	Q1 2027

COMPETITIVE LANDSCAPE

SaveSage proved the market is real and bigger than expected. TIP still closes the gap they leave open.

SaveSage (nearest comparable): \$1M raised · 750,000+ users · ₹170Cr+ claimed user savings. A broad rewards platform — card management, loyalty tracking, travel redemption, an AI assistant, and a partial pre-payment feature ("Scan & Save") that shows a rupee value before checkout. It does not combine bank offers and merchant vouchers into one number, and it does not complete the payment.

Feature	SaveSage	CRED	TIP ✦
Pre-payment card nudge	Partial	X	✓
Combines base + offer + voucher in one number	X	X	✓
Completes the payment through the app	Partial	Bills only	✓
Merchant voucher codes, pre-payment	X	X	✓
Card Efficiency Score /100	X	X	✓
Annualised benefit analysis	X	X	✓
Opportunity-cost loss dashboard	X	X	✓
Voucher affiliate revenue stream	X	X	✓
Annual price	₹399–14,999	Free*	₹299–999

THE MOAT

Four compounding moats. Each one harder to replicate than the last.

01

Pre-payment intent + outcome data — THE MOAT THAT COMPOUNDS

Every pre-payment query captures merchant, category, amount, card chosen, and what happened next. This is the moat that gets harder to catch every single day — a competitor can eventually buy a card database, but they can't buy the months of real intent-and-outcome data TIP is accumulating right now.

02

Card database + SMS self-validation

50+ cards targeted, with SMS transaction data at scale self-correcting benefit rates — TIP can detect a card's real devaluation before any website updates it. A catchable starting point today; the accuracy compounds only with real usage.

03

Three-layer offer intelligence

Card benefits + bank offer scraping + merchant voucher database maintained simultaneously. The static pieces are replicable with enough money — what isn't replicable is the accumulated data from Moat #1 that makes TIP's version of this steadily better.

04

Habit and switching cost

A user who opens TIP before every payment for 3 months has built a financial habit calibrated to their exact card portfolio, feeding the same dataset that improves Moat #1. Switching means starting from zero — for both the user and a competitor.

THE VISION

The card is where trust starts. The mission is every financial decision after it.

Phased, not promised in one leap — each stage earns the next, with the regulatory groundwork for it already running in parallel.

NOW → 2027

Prove the pre-payment habit

10,000+ users open TIP before every payment, with D30 retention above 10%. Card intelligence — the wedge — fully proven. This is the only near-term gate.

Regulatory: none required — pure product and behaviour proof.

2027

Every credit decision, not just every card

EMI-vs-card-vs-loan optimisation, credit score tracking, budget planning — the same trusted nudge extended to bigger money decisions. Loan & financial-instrument referral goes live.

Regulatory in parallel: lender-partner registration as a referral aggregator — same class BankBazaar operates under, no NBFC licence needed.

2028

Financial OS for spend and credit

Tax optimisation, loan comparison, B2B bank licensing — TIP becomes the layer banks and users rely on for everyday financial decisions, not just which card to swipe.

Regulatory in parallel: B2B data-licensing agreements and lending-partner compliance reviews.

2029-2030

Goals, investing, and insurance — the full financial intelligence layer

Once users trust TIP with credit and spend decisions, they share bigger goals — a home, a child's education, retirement — and TIP nudges saving, earning, and protection choices toward them.

Regulatory in parallel: AMFI-registered mutual fund distribution and IRDAI-registered insurance referral partnerships — TIP stays a recommendation layer, not a licensed advisor or insurer.

“We're asking you to fund the wedge and the credit layer — the next 18-24 months. Everything after inherits the trust, the data, and the regulatory groundwork already being built in parallel.”

THE TEAM

A founder building in the open, hiring deliberately.



Tarun Sharma

Founder & CEO

- ✦ **Tarun is a financial-services transformation professional, not a software engineer.** He has spent 18+ years leading large transformation programs, delivering multi-million-dollar impact for Fortune 500 companies and leading organizations in India.
- ✦ **Alongside his full-time role, he built TIP's working MVP himself** — With no engineering background, Tarun personally designed TIP's full stack — the 3-layer recommendation engine, the 4-layer card-scoring model, the browser MVP and website, the scan (dynamic QR of all platforms)-to-payment customer journey, and the affiliate business model, merchants onboarded himself. All of it built part-time, before outside capital
- ✦ **What he has built part-time, without funding, is the floor — not the ceiling.** Going full-time on TIP removes the biggest constraint: execution speed.

BUILDING THE FOUNDING TEAM — ACTIVE NOW

CTO / Technical Co-Founder

- ✦ Structured search underway — private referral networks and co-founder matching platforms, not public postings
- ✦ Paid trial engagement required before any equity conversation
- ✦ Target profile: full-stack (React Native, Node.js, PostgreSQL, AWS), fintech-adjacent experience preferred

Also hiring, in parallel:

- Dedicated app developer — React Native, fintech experience, remote
- Banking & rewards consultant — project-based, offer & affiliate structuring
- Card data analyst — ongoing database maintenance and verification

COMPANY STATUS — COMPLIANCE

Compliance-first from day one. Not retrofitted.

Creafin Tech Private Limited — CIN	Done	U62099DL2025PTC446652
MSME Registration — Udyam	Done	Collateral-free loan eligibility · priority sector status
GST Registration	Done	Approved August 2026
DPIIT / Startup India Certificate	In progress	Filed, standard government processing time
Trademark — TIP, Your Finn Mitra, tagline	In progress	Filed with CA · confirming registration status directly before external use
Director structure	Family board	Two-director structure · adding independent oversight as the company scales
RBI Account Aggregator — Setu	In progress	Sponsor-entity route inquiry submitted, evaluating paths · core product runs on SMS-based data today and does not depend on AA for launch
Razorpay — card bill payment (BBPS)	Done	Integration built and tested end to end across core scenarios
MSG91 — real SMS OTP	Near-live	Registered via Jio TrueConnect · template approval in final stage
Play Store Developer Account	Done	Personal account registered and verified
Privacy Policy + Terms of Service	Done	Live at creafintech.com · SMS-data clauses included
Legal disclaimers — Consumer Protection Act 2019	Done	Built into product on every relevant screen

THE ASK

Raising ₹2 Crore

Seed Round · Equity · ₹20-25Cr post-money valuation · ~8-10% dilution

Why this valuation:

- A growing proprietary card + offer database, compounding daily on real pre-payment intent data a competitor can't backfill
- A working recommendation engine already scored against real transactions
- Founder track record: ₹50Cr+ enterprise revenue impact, \$25M+ working capital improvements delivered pre-TIP
- Shark Tank India Stage 2 progress and an active, structured investor pipeline already underway

USE OF FUNDS

Dedicated app developer (18 months)
CTO/Co-founder cash component (18 months, equity-weighted)
UI/UX designer (contract)
Banking & rewards consultant (project retainers)
AA / Razorpay / Setu integration + compliance & legal support
Card data analyst — ongoing maintenance
Content marketing + user acquisition (festival season)
Merchant affiliate programme + voucher data base build
Legal · compliance · trademark · patent filing
AWS server infrastructure (18 months)
Founder salary
Working capital & contingency
Total

THIS RAISE BUYS

₹ 20 L	✓	AA sponsor-partner path resolved or a confirmed fallback plan	Q4 2026
₹ 27 L	✓	Android app live on Play Store	Target Oct 25, 2026
₹ 8 L	✓	Card database — full population coverage (Remaining 15% cards — existing 45+ cards cover ~85% of active card volume)	Q4 2026
₹ 8 L	✓	Live card bill payment via Razorpay BBPS	Nov 2026
₹ 10 L	✓	Merchant voucher affiliate programme active	Q1 2027
₹ 10 L	✓	10,000 active users — D30 retention above 10%	Q1 2027
₹ 10 L	✓	Meaningful MRR — subscriptions + referrals + affiliate	Q1 2027
₹ 9 L	✓	Series A ready with real post-launch traction	Q2 2027
₹ 27 L			
₹ 33 L			
₹ 2 Crs.			

Thank You 😊

Annexures

WHY NOW

Four forces converging. The window to build TIP is open exactly now.

01

Credit cards are exploding in complexity

118.6M active cards as of March 2026 (RBI) — up from 100M in early 2024. The multi-card optimisation problem grows with every card added, and the tools haven't kept pace.

02

The RBI Account Aggregator network is live

72 banks are live as FIPs on the AA network (135+ live institutions across banks, insurers, depositories and NBFCs) — legally access consented card data. Real infrastructure that didn't exist 2 years ago.

03

Billions in merchant vouchers go unclaimed

Merchants publish card-specific voucher codes constantly. **No competitor combines these with bank offers into one pre-payment number** — a genuinely open layer of value and a new revenue stream.

04

Gamified rewards keep users hooked — not rewarded

Coins, points, chips — issued to keep the app open, not to pay out. One data point: Tarun holds 35 lakh CRED coins, unused, because redeeming them means spending more first. Vouchers convert at roughly ₹0.01-0.05/coin; mystery spins at ₹0.0001-0.001/coin — most cashback apps run the same way, funded by affiliate revenue on transactions that often don't even qualify. The real gap: helping people capture what they were actually promised.

Three benefit categories. Three tracking methods.

The honest architecture — what TIP tracks automatically vs. what needs user input, and how this evolves.

A Transaction-based benefits High — fully automatic	Cashback %, reward points, fuel surcharge waiver, category earn rates. Every transaction generates an SMS; TIP reads it and calculates cumulative benefit with no user input needed.	METHOD SMS parsing — fully automatic
B Periodic entitlement benefits Medium → High with AA	Monthly movie ticket, quarterly lounge visits, annual fee waiver milestones. TIP resets counters at period start and prompts a one-tap confirmation when SMS can't detect usage directly.	METHOD Smart defaults + confirmation prompt
C Partner offer benefits Improving with scale	Time-limited, merchant-specific offers like a ₹500 Swiggy voucher. Analyst-verified weekly today; a daily automated scraper is the post-funding target. Every offer carries a 'last verified' date.	METHOD Analyst database + user reports

APPENDIX — OFFER INTELLIGENCE — HOW IT WORKS IN DETAIL

Two types of offers. One place. Shown before you open the app.

OFFER TYPE A — BANK / CARD LEVEL

HDFC Regalia	10% off flights at MakeMyTrip <i>Max ₹1,500 · Jul 2026</i>
Axis Magnus	5X points at Marriott + all hotels <i>Q3 2026 · No cap</i>
ICICI Amazon Pay	5% back on all Amazon purchases <i>Permanent benefit</i>
SBI Cashback	10% off at Flipkart <i>Max ₹750 · BBD only</i>

OFFER TYPE B — MERCHANT VOUCHER CODES

MakeMyTrip	MMTHDFC — ₹500 off on HDFC cards <i>Flights · Min ₹5,000</i>
Flipkart	FLIPAXIS10 — extra 10% off on Axis <i>Electronics · Max ₹1,000</i>
Swiggy	SWIGGYHDF — ₹100 off, 3 orders <i>Min ₹299 · HDFC only</i>
Amazon	AMZNREG — ₹200 off on Regalia <i>Apparel · Min ₹1,500</i>

The TIP advantage: about to book a flight, TIP shows: 'Use HDFC Regalia + code MMTHDFC → saves ₹1,670 vs. your ICICI Coral which saves ₹196' — before MakeMyTrip is even open, and lets the booking be paid through TIP directly.