**Abstract**

The credit card industry got a further boost with arrival of American express the arena in 1958.The American express began selling their card as a prestige to hotel, restaurants shop and airlines in America and slowly expanded the network across the world. The success of these two players attached other banks to join the credit card business. The study attempts to find the spending pattern, behaviours of the credit card holders and factor influencing the customers in selection of credit card. This study will also enable to trace out the problems faced by the credit card holders while using the credit cards.