

1. HDFC Diners Club Black Metal Edition

HDFC Bank's Diners Club Black Metal Edition carries a INR10,000 joining fee and INR10,000 annual fee (waivable), requiring an annual income of INR21 lakh. It is a points-based card offering 5 points per INR150 spent (3.33% value) with 10X SmartBuy multipliers and 2X weekend dining. Points redeem at INR1 per point for travel bookings or merchandise. Key features include unlimited domestic/international lounge access for primary and add-on members, 6 complimentary golf games quarterly, low forex markup of 2%, and complimentary Club Marriott, Amazon, and Swiggy One memberships. Interest rate: ~3.49% p.m.

2. Axis Bank Reserve Credit Card

The Axis Bank Reserve demands INR50,000 for both joining and annual fees, targeting individuals with ≥INR1.2 crore per annum income. It awards 30 EDGE points per INR200 spent (3% value), doubling to 60 points on international spends. Points redeem at INR1 = 1 EDGE point for statement credit or travel. Benefits include unlimited lounge access via Priority Pass, complimentary ITC Culinaire, Accorplus, Club Marriott, and EazyDiner Prime memberships, Buy-One-Get-One BookMyShow tickets (5 per month), 50 free golf rounds annually, and 1.5% forex fee. Interest rate: ~3.4% p.m.

3. HDFC Infinia Metal Card

Invite-only HDFC Infinia Metal levies INR12,500 + GST annual fee against a INR25 lakh income requirement. It delivers 3.3% base reward, up to 10X on SmartBuy. Points convert at INR1 per point for travel or merchandise. Unlimited global lounge access, unlimited golf privileges, travel insurance, Club Marriott membership, and 12,500 bonus points on welcome and renewal. Forex markup: 2%. Interest rate: ~3.49% p.m.

4. ICICI Emeralde Private Metal Credit Card

ICICI Bank's Emeralde Private Metal charges INR12,499 for joining and renewal, requiring ≥INR25 lakh income. It grants 3 reward points per INR100 spent (3% value), bonus EazyDiner and Taj Epicure memberships, unlimited lounge visits, monthly golf lessons, INR 3,000 EaseMyTrip vouchers at INR4 lakh and INR8 lakh spend milestones, 1% fuel surcharge waiver, and 2% forex fee. Points redeem for travel or statement credit at INR0.4 per point. Interest rate: ~3.4% p.m.

5. Standard Chartered Ultimate Credit Card

Standard Chartered's Ultimate card has INR5,000 joining and annual fees, requiring INR18 lakh income. It provides 5 reward points per INR150 spent (3.33% value) and 5% duty-free cashback up to INR1,000 monthly. Points redeem 1:1 for statement credit. Features include 12 Priority Pass lounge visits on INR20,000 monthly spends, 1 golf game+coaching monthly, up to INR1 crore travel accident cover, and 2% forex fee. Interest rate: ~3.5% p.m.

Travel Credit Cards

6. Axis Atlas Credit Card

With INR5,000 joining/annual fees and ≥INR15 lakh income requirement, Axis Atlas awards 5 EDGE Miles per INR100 (2.5% value), 2.5X on travel. Miles transfer 1:1 to partner loyalty programs. Up to 12 international and 18 domestic lounges yearly. Includes golf and travel concierge, 1.5% forex fee. Interest rate: ~3.4% p.m.

7. HSBC TravelOne Credit Card

HSBC's TravelOne levies INR4,999 joining/annual fees for ≥INR12 lakh income. It offers 4 points per INR100 on flights, travel portals and forex (4% value), 2 points on other spends. Points equal 1 air mile or hotel point, with 10,000 bonus points on INR12 lakh annual spends. Six domestic+four international lounge visits, four golf rounds+12 lessons annually, INR 1,000 cashback, INR 3,000 Postcard Hotels voucher, and 3-month EazyDiner Prime. Forex fee: 2.5%. Interest rate: ~3.5% p.m.

8. MakeMyTrip ICICI Bank Platinum Credit Card

Joining/annual fee of INR999 for INR3 lakh income, it yields 6% myCash on hotel bookings (INR12 per INR200), 3% on flights/holidays, 25 myCash on train bookings. 0.99% forex fee. Benefits include 25% off

on second BookMyShow ticket monthly and INR1,000 MakeMyTrip voucher annually. myCash equals INR1. Interest rate: ~3.5% p.m.

9. Yatra SBI Card

With INR499 joining/annual fees and INR1.2 lakh income, it provides INR8,250 Yatra vouchers as joining benefit, INR4,000 off international tickets, INR1,000 off domestic flights, 20% off hotel bookings, 6 points per INR100 on departmental store, grocery, dining, entertainment, and international spends. Forex fee: 3.5%. Interest rate: ~3.5% p.m.

10. Standard Chartered EaseMyTrip Credit Card

For INR350 joining/annual fees and ≥INR3 lakh income, it grants 20% discount on hotel bookings and 10% on flights via EaseMyTrip, flat INR125 off on bus bookings, 10 points per INR100 on standalone travel bookings, two domestic lounge visits annually, and 2% forex fee. Interest rate: ~3.5% p.m.

Cashback Credit Cards

11. YES Bank Paisabazaar PaisaSave

Zero joining fee, INR499 annual fee, INR5 lakh income requirement. Offers 3% cashback on e-commerce (up to 5,000 points/month), 1.5% unlimited on other spends. Points redeem 1:1 as statement credit. Fuel surcharge waiver 1% up to INR250/month, fee waiver on INR1.2 lakh annual spends, 2% forex fee. Interest rate: ~3.5% p.m.

12. SBI Cashback Card

INR999 joining/annual fees for INR5 lakh income. 5% cashback on online spends (up to INR5,000/month), 1% on offline. 1% fuel surcharge waiver up to INR100/month, annual fee reversal on INR2 lakh spends, 2.5% forex fee. Interest rate: ~3.5% p.m.

13. IDFC FIRST Millennia

Lifetime free, INR3 lakh income needed. 10X rewards on birthdays and above INR20,000 monthly spends, 3X on first INR20,000 monthly. 1.5% cashback on all spends, up to 2.5% on select categories. Points redeem for statement credit/merchandise, zero forex fee. Interest rate: ~3.5% p.m.

14. AU Altura Credit Card

INR199 joining/annual fees, INR3 lakh income. 2% cashback on groceries/utility, 1% on other retail. Points redeem as statement credit, 2% forex markup. Interest rate: ~3.5% p.m.

15. RBL Bank Cookies Credit Card

INR100 joining, INR100 monthly fee (waived on INR5,000 monthly spends), INR3 lakh income. 1%–5% cashback on dining, shopping, and entertainment, redeemable as vouchers. 2.5% forex fee. Interest rate: ~3.5% p.m.

Lifestyle & Shopping Credit Cards

16. Tata Neu Infinity HDFC

INR1,499 joining/annual fees, INR6 lakh income. 5% NeuCoins on Tata purchases, 1.5% on others, up to 10% on Tata Neu. NeuCoins = INR1 each. Eight domestic and four international lounge visits, 1 crore accidental cover, emergency overseas hospitalization INR15 lakh, 2% forex fee. Interest rate: ~3.49% p.m.

17. Amazon Pay ICICI

Zero joining/annual fee, INR2.4 lakh income. 5% cashback on Amazon for Prime, 3% for non-Prime, 1% elsewhere. Fuel surcharge waiver, instant Amazon vouchers redemption, 2.5% forex fee. Interest rate: ~3.5% p.m.

18. Myntra Kotak Credit Card

INR500 joining/annual fee, INR2.5 lakh income. 7.5% off (up to INR750) on Myntra, 1.25% cashback elsewhere, 5% on partner merchants. Two PVR tickets quarterly, 1% fuel surcharge waiver up to

INR3,500/year, 2.5% forex fee. Interest rate: ~3.5% p.m.

19. Flipkart Axis Bank Credit Card

INR500 joining/annual fee, INR4 lakh income. 5% cashback on Flipkart/Cleartrip, 4% on partner merchants, 1% elsewhere. Fee waiver on INR1.5 lakh spends, 2% forex fee. Interest rate: ~3.4% p.m.

20. India Oil Kotak Credit Card

INR449 joining/annual fee, INR4 lakh income. 3.2% back on fuel, 1.6% on grocery/dining, fuel surcharge waiver 1% up to INR100. 1,000 bonus points on INR500 first-month spends, annual fee waiver on INR50,000 spends, 2.5% forex fee. Interest rate: ~3.5% p.m.

Fuel & Co-Branded Credit Cards

21. IndianOil Axis Bank Credit Card

INR500 joining/annual fees, INR4 lakh income. 5% savings on IOCL fuel, 1% back as EDGE points on online shopping, fuel surcharge waiver 1% up to INR100/month, 2% forex fee. Points redeem at INR0.2 each. Interest rate: ~3.4% p.m.

22. BPCL SBI Card Octane

INR1,499 joining/annual fees, INR4 lakh income. 7.25% value back on BPCL fuel, 10X rewards on dining/groceries, fuel surcharge waiver 1% up to INR100/month, four domestic lounge visits, 25 bonus points on fee payment, 2.5% forex fee. Interest rate: ~3.5% p.m.

23. Swiggy HDFC Credit Card

INR500 joining/annual fee, INR3.6 lakh income. 10% cashback on Swiggy/Instamart/Dineout, 5% on other online spends. Complimentary Swiggy One membership, fuel surcharge waiver, 2% forex fee. Interest rate: ~3.49% p.m.

24. Kotak IndiGo Ka-ching 6E Rewards

INR700 joining/annual fees, INR3 lakh income. 3% rewards on IndiGo spends, 2% on dining/grocery, 1% others. INR1,500 ticket voucher and 6E Prime add-on on activation, 2% forex fee. Interest rate: ~3.5% p.m.

25. MakeMyTrip ICICI Bank Credit Card

(Variant) INR999 joining/annual fees, INR3 lakh income. 6% myCash on hotels, 3% on flights/holidays, 25 myCash on trains. INR1,000 MMT voucher annually, 0.99% forex fee. Interest rate: ~3.5% p.m.

No Annual Fee & Entry-Level Cards

26. IDFC FIRST Bank Wealth Credit Card

Lifetime free, INR10 lakh income. 10X rewards on all spends, up to 8 domestic/international lounge visits and spa access, 2% forex fee. Points redeem for statement credit or travel at INR0.5–INR1 per point. Interest rate: ~3.5% p.m.

27. HSBC Visa Platinum Credit Card

Zero fees, INR3 lakh income. 2 points per INR150 (1.33% value), 5X on spends above INR4 lakh (up to 15,000 points). Fuel surcharge waiver up to INR3,000/year, zero liability cover INR3 lakh, 2.5% forex fee. Interest rate: ~3.5% p.m.

28. Ixigo AU Credit Card

Zero fees, INR2.4 lakh income. 10% discount on Ixigo travel, 4X points on train bookings. Points = INR0.2 each, limited lounge access, 2.5% forex fee. Interest rate: ~3.5% p.m.

29. AU LIT Credit Card

Zero fees, INR2.4 lakh income. Customizable cashback/reward buckets up to 5% on select spends, 1% elsewhere. Flexible redemption, 2% forex fee. Interest rate: ~3.5% p.m.

30. RBL Bank BankBazaar Savemax

Zero fees, INR2.4 lakh income. 2X rewards on shopping, 1X on other spends, 4 Priority Pass lounge visits on INR1 lakh spends, 2.5% forex fee. Interest rate: ~3.5% p.m.

Banking-Specific Credit Cards

31. Union Bank RuPay Select

INR1,999 annual fee (no joining), INR3 lakh income. Complimentary lounge access, UPI scan-and-pay, accidental insurance INR30 lakh, interest-free period 21–50 days, 2.5% forex fee. Points redeem at INR0.4 each. Interest rate: ~3.5% p.m.

32. Bank of Baroda Eterna

INR6,000 joining/annual fees, INR15 lakh income. 3 reward points per INR100 (3% value), unlimited domestic/international lounge access, smart EMI, 1% fuel surcharge waiver, 2% forex fee. Interest rate: ~3.5% p.m.

33. Canara Bank Visa Signature

INR3,199 joining/annual fees, INR10 lakh income. 4 reward points per INR100 (4% value) on travel spends, 1 point on others, 2 domestic lounge visits, easy EMI conversion, 2.5% forex fee. Interest rate: ~3.5% p.m.

34. PNB RuPay Select

INR2,499 annual fee, INR8 lakh income. Complimentary lounge access, first-time usage bonus 300 points, 2X on spends across categories, 1.75% forex fee. Interest rate: ~3.5% p.m.

35. Bank of India Mastercard Platinum International

INR499 joining/annual fees, INR3 lakh income. 2 reward points per INR100 (2% value), one lounge visit per quarter, global ATM withdrawal INR50,000/day limit, chip & PIN security, 3% forex fee. Interest rate: ~3.5% p.m.

Specialized & Co-Branded Credit Cards

36. HSBC Taj Credit Card

INR110,000 joining/annual fees, INR50 lakh income. 25% savings on Taj stays and F&B, unlimited room upgrades, free spa treatments, Taj InnerCircle Platinum membership, Chambers Lounge access, 2% forex fee. Interest rate: ~3.5% p.m.

37. IndusInd Avios Visa Infinite

INR10,000 joining/annual fees, INR15 lakh income. 3 Avios per INR100 (3% value), 36,000 bonus Avios milestones, transfer to British Airways, priority services, unlimited lounge access, 2% forex fee. Interest rate: ~3.5% p.m.

38. EazyDiner IndusInd Signature

INR2,999 joining/annual fees, INR8 lakh income. 10 points per INR100 on dining/entertainment (10% value), 12-month EazyDiner Prime membership, 4 complimentary poses monthly, 2.5% forex fee. Interest rate: ~3.5% p.m.

39. Federal Bank Imperio Credit Card

INR8,000 joining/annual fees, INR20 lakh income. 4 reward points per INR100 (4% value), lifestyle event access, unlimited lounge visits, golf and spa privileges, 2% forex fee. Interest rate: ~3.5% p.m.

40. AU Zenith Credit Card

INR7,999 joining/annual fees, INR10 lakh income. 5% cashback on dining, 8 domestic + 8 Priority Pass lounges, 1 reward point per INR100 elsewhere, 2% forex fee. Interest rate: ~3.5% p.m.

Popular Lifestyle & Boutique Cards

41. SBI Card ELITE

INR4,999 joining/INR4,999 annual fees, INR25 lakh income. 5X points on dining/grocery/departamental stores, unlimited Priority Pass lounge access, movie vouchers, gift vouchers on spends, 2.5% forex fee. Interest rate: ~3.5% p.m.

42. ICICI Bank Instant Platinum Credit Card

INR499 joining/annual fees, INR2.4 lakh income. 2 reward points per INR100 (2% value), 20% off on dining, movie, and entertainment partners, 4 domestic lounge visits, fuel surcharge waiver 1%, 3.49% forex fee. Interest rate: ~2.49% p.m.

43. ICICI Manchester United Signature Credit Card

INR3,000 joining/annual fees, INR10 lakh income. 4 reward points per INR100 (4% value) on spends, Manchester United membership privileges, lounge access, 2.5% forex fee. Interest rate: ~3.67% p.m.

44. RBL Bank World Safari Credit Card

Zero joining, INR999 annual fee, INR3 lakh income. 5% back on international spends, 1% on domestic, unlimited lounge access, 0% forex markup, points redeem for air miles or vouchers. Interest rate: ~3.5% p.m.

45. Axis Bank Magnus Credit Card

INR10,000 joining/annual fees, INR25 lakh income. 8 EDGE points per INR200 (4% value), unlimited lounge access, golf and spa privileges, premium partner memberships, 1.5% forex fee. Interest rate: ~3.4% p.m.

46. Axis Bank Vistara Infinite Credit Card

INR12,000 joining/annual fees, INR25 lakh income. 4 Club Vistara points per INR200 (4% value) on Vistara spends, 2X on dining, travel; complimentary Vistara Silver status, unlimited Vistara lounge access, 1.5% forex fee. Interest rate: ~3.4% p.m.

47. Citi PremierMiles Credit Card

INR3,000 joining/INR3,000 annual fees, INR6 lakh income. 10 miles per INR100 (10% value) on international spends, 4 miles domestic, 1 mile elsewhere; transfer to global airlines, two complimentary lounge visits, 2% forex fee. Interest rate: ~3.5% p.m.

48. Standard Chartered Manhattan Credit Card

INR999 joining/annual fees, INR2.4 lakh income. 5% cashback on grocery and supermarkets, 3% on utilities, 1% on other spends, EMI conversion, 2.5% forex fee. Interest rate: ~3.5% p.m.

49. Axis Bank My Zone Credit Card

INR500 joining/INR500 annual fees, INR2.4 lakh income. 1% cashback on all spends, plus accelerated 5% on 10 selected merchants monthly, 2 domestic lounge visits, 2.5% forex fee. Interest rate: ~3.5% p.m.

50. Kotak Silk Credit Card

Zero joining, INR750 annual fee, INR2.5 lakh income. 4% reward rate on dining, movies, travel, 2.5% on groceries, 1% on others; one complimentary lounge visit per quarter, 2.5% forex fee. Interest rate: ~3.5% p.m.