

50+ Best Credit Cards in India: Compare and Apply Online

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Credit Cards

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Credit Cards

Best Credit Cards in India

See Filters

Showing 15 Cards Out of 93

Sort By

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Most Rated

Latest Credit Cards

Joining Fee(Low - High)

Joining Fee(High - Low)

Filter By Privileges

Choose a Privilege

Cash Withdrawal Benefit

Cashback Benefit

Concierge Services

Dining Benefit

EMI Benefit

Entertainment Benefit

Fuel Surcharge

Insurance Benefit

Interest-Free Period

Lounge Access

Milestone Benefit

Other Benefit

Revolving Credit

Reward Points

Shopping Benefit

Travel Benefit

Welcome Bonus

Zero Lost Card Liability

Filter By Income

Choose Your Income

Up to ₹ 20k

₹ 20k to 25k

₹ 25k to 50k

₹ 50k to 1l

Above ₹ 1l

Filter By Employment

Choose Your Employment

I'm Salaried

I'm Self Employed

I'm Student

Filtered by:

Clear All

SBI Cashback

(4.8)

Full Details

Cashback

Best For: Cashback

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

1% to 5%

Joining Fee

₹999

Annual Fee

₹999

Annual Percentage Rate

45%

Tata Neu Infinity HDFC Bank

(4.7)

Full Details

Co-Branded

Best For: Reward Points

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

1% to 5%

Joining Fee

₹ 1,499

Annual Fee

₹ 1,499

Annual Percentage Rate

41.88%

American Express SmartEarn

(4.5)

Full Details

Premium

Best For: Rewards

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

1% to 10%

Joining Fee

₹495

Annual Fee

₹495

Annual Percentage Rate

42%

HDFC Diners Club Metal Edition

(4.5)

Full Details

Premium

Best For: Reward Points

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

3.3% to 33%

Joining Fee

₹10,000

Annual Fee

₹10,000

Annual Percentage Rate

23.88%

Axis Bank MyZone

(4.5)

Full Details

Regular

Best For: Lifestyle

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

0.4%

Joining Fee

₹500

Annual Fee

₹500

Annual Percentage Rate

52.86%

Club Vistara IDFC FIRST Bank

(4.8)

Full Details

Co-Branded

Best For: Travel

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

0.8% to 4%

Joining Fee

₹4,999

Annual Fee

₹4,999

Annual Percentage Rate

42%

IDFC FIRST Bank Select

(4.8)

Full Details

Regular

Best For: Lifestyle

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

0.2% to 1.6%

Joining Fee

Free

Annual Fee

Free

Annual Percentage Rate

42%

SBI SimplyCLICK

(4.7)

Full Details

Regular

Best For: Rewards

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

0.25% to 2.5%

Joining Fee

₹499

Annual Fee

₹499

Annual Percentage Rate

42%

IDFC FIRST Bank Wow

(4.7)

Full Details

Regular

Best For: Students

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

0.67%

Joining Fee

Free

Annual Fee

Free

Annual Percentage Rate

42%

Amazon Pay ICICI Bank

(4.7)

Full Details

Co-Branded

Best For: Cashback

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

1% to 5%

Joining Fee

Free

Annual Fee

Free

Annual Percentage Rate

42%

HDFC Bank Infinia Metal Edition

(4.7)

Full Details

Premium

Best For: Travel

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

3.3% to 33%

Joining Fee

₹12,500

Annual Fee

₹12,500

Annual Percentage Rate

23.88%

Axis Bank Reserve

(4.7)

Full Details

Premium

Best For: Lifestyle

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

1.5% to 3%

Joining Fee

₹ 50,000

Annual Fee

₹ 50,000

Annual Percentage Rate

42.58%

SBI SimplySAVE

(4.6)

Full Details

Regular

Best For: Shopping

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

0.7% to 1.7%

Joining Fee

₹499

Annual Fee

₹499

Annual Percentage Rate

42%

Axis Bank Ace

(4.6)

Full Details

Regular

Best For: Cashback

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

2% to 5%

Joining Fee

₹499

Annual Fee

₹499

Annual Percentage Rate

52.86%

American Express Platinum

(4.6)

Full Details

Premium

Best For: Lifestyle

Welcome Bonus

Travel

Fuel

Rewards

Shopping

Reward Rate

1.25% to 2.5%

Joining Fee

₹60,000

Annual Fee

₹60,000

Annual Percentage Rate

42%

Load More Cards

We're looking for more good cards.

No matching records found for the given search criteria.

What is a Credit Card?

A credit card is a payment card issued by a bank or other financial institution that allows you to borrow money to make purchases. You can use a credit card to pay for goods and services at any merchant that accepts them. When you use a credit card, you're essentially taking out a short-term loan from the credit card issuer. You're then responsible for paying back the borrowed money, plus interest and fees, by the due date on your monthly statement.

Here are some of the key features of credit cards:

Credit limit: This is the maximum amount of money that you can borrow on your credit card. The credit limit is set by the credit card issuer based on your creditworthiness.

Interest rate: This is the annual percentage rate (APR) that you'll be charged on the outstanding balance on your credit card. The interest rate is typically expressed in a range such as 40% to 45%.

Grace period: This is the period of time that you have to pay your credit card bill in full before interest charges start to accrue.

Rewards: Credit cards offer rewards, such as cashback, travel points, or airline miles, for using the card.

Using a credit card can be a convenient way to make purchases, but it's important to use them responsibly. If you don't pay your credit card bill in full each month, you'll start to accrue interest charges, which can quickly add up. It's also important to keep your credit card balance below your credit limit, as this can help you maintain a good credit score.

How does a credit card work?

A credit card works like a short-term loan system with several key players involved:

You (the Cardholder): You initiate the process by using your card to make a purchase.

Merchant: The store or business where you make the purchase.

Card Issuer: The bank or financial institution that issued your credit card and set your credit limit and interest rate.

Payment Processor: The company that handles the electronic authorisation and transfer of funds for the transaction.

Credit Card Networks: Visa, Mastercard, Rupay, etc., facilitate communication and ensure smooth transactions between all parties. Click on the link to know the list of Credit Card Networks.

Here's how the process unfolds:

Purchase: You swipe, insert, or tap your card at the merchant's terminal.

Authorisation: The transaction details are securely sent to the payment processor, who then forwards them to the card network.

Verification: The network sends the information to the card issuer, verifying your identity and checking if you have enough available credit.

Approval: If everything checks out, the issuer sends an approval signal back to the network and merchant.

Payment: The payment processor transfers the funds from the issuer to the merchant minus a processing fee.

Billing: The issuer records the transaction and sends you a monthly statement summarising your purchases, due date, and minimum payment.

Repayment: You are responsible for repaying the borrowed amount, usually with the option to pay in full or make minimum payments.

Things to know before applying for a Credit Card

Before you apply:

Understand your creditworthiness: Check your credit score. Having a good credit score (generally above 700) will increase your chances of approval and qualify you for better terms.

Know your needs and goals: Consider what you want to use the card for - rewards, building credit, travel, etc. This will help you choose a card that aligns with your financial goals.

Research different cards: Compare interest rates, annual fees, rewards programs, and other features. Don't just focus on the welcome bonus!

You can compare your card by clicking on the link.

Be aware of fees: Understand annual fees, balance transfer fees, foreign transaction fees, and other potential charges.

Do the math: Can you afford the monthly payments and potential interest charges? Don't spend more than you can comfortably pay back.

Types of Credit Cards in India

In India, there are various types of credit cards available to cater to different needs and preferences. Some of the popular types include:

Rewards Credit Cards: These cards offer rewards points on every purchase made, which can be redeemed for various benefits such as cashback, discounts, or gifts. Click on the link to know the list of Reward Credit Cards.

Travel Credit Cards: These cards are designed for frequent travellers and offer benefits such as air miles, airport lounge access, travel insurance, and hotel discounts. Click on the link to know the list of Travel Credit Cards.

Cashback Credit Cards: These cards provide a percentage of cashback on purchases made, either as a statement credit or cash deposited into the cardholder's account. Click on the link to know the list of Cashback Credit Cards.

Fuel Credit Cards: These cards provide fuel surcharge waivers, rewards, and discounts on fuel purchases at selected petrol stations. Click on the link to know the list of Fuel Credit Cards.

Lifestyle Credit Cards: These cards are tailored for individuals who enjoy dining, shopping, and entertainment. They offer discounts, privileges, and rewards to partner merchants.

Business Credit Cards: These cards are designed for business owners and provide benefits such as business expense tracking, higher credit limits, and special offers related to business expenses. Click on the link to know the list of Business Credit Cards.

Student Credit Cards: These cards are specially designed for students and offer benefits such as discounts on educational expenses, cashback, and rewards. Click on the link to know the list of Student Credit Cards.

Secured Credit Cards: These cards require a security deposit and are suitable for individuals with a limited credit history or low credit score. They help build or rebuild credit. Click on the link to know the list of Secured Credit Cards.

It's important to compare the features, benefits, fees, and interest rates of different credit cards before choosing the one that best suits your needs and financial situation.

Additionally, eligibility criteria, such as income requirements, may vary for different types of credit cards.

How to apply for a credit card?

To apply for a credit card, you can follow these general steps:

Step 1: Credit card issuers typically evaluate your creditworthiness when reviewing your application. It's important to review your credit reports for any errors and understand your credit score.

Step 2: Research and compare credit card options to find one that suits your needs and financial situation. Consider factors such as rewards, interest rates, fees, and benefits offered by different credit cards.

Step 3: Gather the necessary documents. When applying for a credit card, you may need to provide identification proof, address proof, income proof, and other supporting documents. Requirements vary among different credit card issuers.

Step 4: Fill out the application form. You can apply for a credit card online through the issuer's website or in person at a branch. Provide accurate information and ensure you meet the eligibility criteria.

Step 5: Submit the application and wait for approval. The credit card issuer will evaluate your application, which may involve checking your credit history and income. They will then determine whether to approve or decline your application.

If approved, you will receive your new card by mail within a specified time frame. Activate the card as per the issuer's instructions.

Step 6: Start using your credit card responsibly. Make timely payments, stay within your credit limit, and manage your finances wisely to maintain a good credit score.

It's important to note that the application process and requirements may vary among credit card issuers.

Frequently Asked Questions

1.

What is a credit card?

A credit card is a plastic card issued by a financial institution that allows you to borrow money to make purchases or pay bills, which you must pay back with interest and fees.

2.

What is the use of credit cards?

With a credit card, you can make purchases and pay for them later. In that sense, it is similar to a short-term loan. When you use a credit card to make a purchase, you are essentially using the credit card company's money.

3.

What are the 3 disadvantages of credit cards?

Credit cards have a few drawbacks, such as high interest rates, cardholder overspending, fraud risk, etc. A credit card may also come with additional costs, such as annual fees, fees for foreign transactions, fees for cash withdrawals, etc.

4.

What is credit card limit?

A credit limit is a predetermined purchase limit set by your bank or credit card company on a specific credit card. The credit limit is the total amount you can spend on your credit card. Your credit limit is primarily determined by your income. Your credit score, the card you choose, and the card provider's other internal criteria can all have an impact.

5.

What is the minimum payment on a credit card?

The minimum payment is the smallest amount of money you must pay each month to maintain the status of your account. The statement balance is your total account balance for that billing cycle. The current balance is your most recent bill plus any charges.

6.

Which credit card is the best for online shopping in India?

Several credit cards provide excellent benefits based on various criteria for online shopping. The HDFC Bank Regalia Credit Card, ICICI Bank Amazon Pay Credit Card, and Axis Bank Flipkart Credit Card are among the best options. It's critical to compare each card's features and benefits to determine which one best meets your needs.

7.

How does credit card work for EMI?

Credit cards not only provide credit to their users but also allow them to make payments in instalments at their leisure. Credit cards come to the rescue of their users when it comes to making large payments or making payments in an emergency. The EMI is calculated using a variety of factors, including the interest rate charged by the bank, the time period chosen for repayment, the down payment amount, and so on. The user is charged the monthly EMI as part of the monthly credit card bill statement.

8.

Is a credit card limit monthly?

The lender assigns a credit limit to a credit card, which is a type of revolving credit account. This is the maximum amount you can spend on your credit card, but keep in mind that you must still make the required monthly payment. It is critical to stay within this limit to avoid exceeding your credit capacity and falling into debt. Furthermore, paying more than the minimum required amount can help you pay off your balance faster and avoid high-interest rates.

9.

Can i transfer money from credit card to bank account?

You can transfer money directly from your credit card to your bank account using a variety of methods. You can call, use a variety of net banking options, money transfer apps, or even an e-wallet linked to your bank account. Some of these methods may charge transaction fees or limit the amount you can transfer at any given time. Before deciding which option to use, reviewing the terms and fees for each one is critical.

10.

Which credit card in India has rewards program?

Most credit cards in India come with a reward programme that allows you to earn reward points for your transactions, which can then be redeemed for a variety of benefits and rewards. In India, some of the most popular credit cards with reward programmes are the HDFC Bank Regalia Credit Card and the SBI Card Elite. Many credit cards are available, including the ICICI Bank Coral Credit Card, the Axis Bank Vistara Signature Credit Card, and the Citi PremierMiles Credit Card. It's important to note that the rewards programmes and benefits offered by each credit card may differ, so compare the features and benefits of each card before deciding on the one that best meets your needs.

11.

Which credit card in India offers the best travel benefits?

The majority of credit cards in India offer excellent travel benefits. Travel credit cards offer a variety of benefits that cardholders can take advantage of while on vacation. Travel credit cards cater to frequent travellers' needs with various features and benefits ranging from welcome gifts to complimentary airport lounge access and fee waivers. AXIS Bank Miles & More, InterMiles, HDFC Bank Diners Club Credit Card, Axis Bank World Credit Card, Air India Titanium Smart Traveller Credit Card, HDFC Regalia Credit Card, SBI Signature Card, and many more are available. Still, it is recommended that you read the terms and conditions before applying.

12.

Which is the best credit card for entertainment benefits?

In India, there are several credit cards that offer excellent entertainment benefits, including The Axis Bank Credit Card from My Zone. The Axis Bank My Zone Credit Card is ideal for those who frequently go to the movies or shop. The SBI ELITE Card. PRIME SBI Card. Credit Card Kotak PVR Gold. Credit Card from Axis Bank. It should be noted that the benefits and rewards offered by each credit card may differ, so comparing the features is essential.

13.

What are the best credit cards for a wide range of dining benefits?

Credit cards in India include the HDFC Bank Regalia Credit Card, JetPrivilege, HDFC Bank Diners Club Credit Card, HDFC Bank Platinum Times Credit Card, HDFC Bank Titanium Times Credit Card, Snapdeal, and the HDFC Bank Credit Card. It should be noted that the benefits and rewards offered by each credit card may differ, so it is critical to compare the features.

14.

Is credit score important when applying for a credit card?

The CIBIL score is one of the eligibility requirements for getting your credit card approved. It is thus preferable to maintain a minimum CIBIL score of 750 in order to receive better credit card offers and faster approval.

15.

How many credit cards should I have?

If your goal is to obtain or maintain a good credit score, two to three credit card accounts, in addition to other types of credit, are generally recommended. This combination could be advantageous to your credit mix. On your credit report, lenders and creditors prefer a diverse range of credit types. This means that having a mix of installment and revolving accounts can help you build credit. Keep in mind, however, that opening too many accounts at once may be viewed negatively by lenders.

16.

How do multiple credit cards affect your credit score?

Your financial behaviour, or how prudently you use your credit cards, will significantly impact how having multiple credit cards affects your credit report and credit score. No matter how many credit cards you have, you must always pay your bills on time and keep your credit card balances low.

17.

What should I do if I lose my credit card?

Block your card by telling the bank: Call your bank as soon as you become aware that your credit card has been lost or stolen to notify them of the incident. Register a FIR: Once you've notified the bank that your credit card has been lost, it is always a smart idea to go to the local police station and file a FIR for the loss of your credit card. Only reapply if you still require the credit card: Check to see if you still need a credit card before reapplying.

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