

Eligibility Summary of Top 20 Credit Cards in India

Card	Eligibility (Age, Residency, Income, Credit Score, Additional Criteria)
SBI Cashback Card	<ul style="list-style-type: none">• Age 21–65 • Resident Indian (salaried or self-employed) • Stable income (₹30,000+/monthly typical) • Credit score \geq 650–700 • Good repayment history <small>dailyfinancial.in +14 livemint.com +15</small>
Axis Bank ACE	<ul style="list-style-type: none">• Age 18–70 • Resident Indian (salaried/self-employed) • Income: \geq ₹25,000/mo (some sources say salary-based, otherwise check variant) • Credit score $\sim \geq$ 720 • Documents: PAN, ID/Address proof, income proof
HDFC MoneyBack	<ul style="list-style-type: none">• Age 21–60 (salaried) / 21–65 (self-employed) • Stable income (exact not specified) • Good credit history (inference)
IDFC First Millennia	<ul style="list-style-type: none">• Resident, aged 21–60 • Salaried/self-employed • Standard good credit score (inferred)
Axis Bank Flipkart	<ul style="list-style-type: none">• Age 18–70 • Resident Indian • Salaried/self-employed • Income \geq ₹15,000/mo • Credit score acceptable \sim 720+
Amazon Pay ICICI	<ul style="list-style-type: none">• Age 18–70 • Resident Indian • Must have Amazon account (Prime for max cashback) • Standard good credit history (inferred)
RBL SaveMax	<ul style="list-style-type: none">• Age 18–70 • Resident Indian • Salaried/self-employed • Standard credit score (inferred)
YES Bank FinBooster	<ul style="list-style-type: none">• Age 21–60 • Resident Indian • Minimum salary ₹25K/month or ITR ₹7.5L • Standard credit history (inferred)
SBI SimplySAVE	<ul style="list-style-type: none">• Age 18–65 • Resident Indian • Salaried with verifiable income • Good credit history (inferred)
Axis Vistara Signature	<ul style="list-style-type: none">• Age 18–70 • Resident Indian • Income \geq ₹6 LPA • Good credit score
ICICI Sapphiro (Skywards)	<ul style="list-style-type: none">• Age 21–65 • Income: Salaried min ₹75K/month or Self-employed ₹9L/year• Good credit history (inferred)
MakeMyTrip ICICI	<ul style="list-style-type: none">• Age 18–65 • Resident Indian • ICICI & MMT account holders • Standard credit profile (inferred)

Card	Eligibility (Age, Residency, Income, Credit Score, Additional Criteria)
HDFC Marriott Bonvoy	• Marriott Bonvoy membership • Moderate–high income • Good credit score (inferred)
Federal Bank Signet	• Age 18–70 • Resident Indian • Salaried/self-employed • Standard credit rating (inferred)
HSBC Visa Platinum	• Age 21–60 • Salaried/self-employed • Good credit score – qualifies for fee-free lifetime (inferred)
IndusInd Aura Edge	• Age 18–65 • Resident Indian • Any occupation • Minimal income criteria • Good credit (inferred)
Axis Bank Magnus	• Age 18–70 • Resident Indian • Income \geq ₹18 LPA • Good credit history
HDFC Infinia (Metal)	• Invite-only, HNI client • Very high spending/SI relationship • Excellent credit & income (inferred)
SBI Card PRIME	• Age 21–60 (salaried) / 21–65 (self-employed) • Good credit history • Moderate–high income (inferred)
SBI Card ELITE	• Age 21–60 (salaried) / 21–65 (self-employed) • Good credit history • Higher income/SI vs PRIME (inferred)