

Top 20 Credit Cards in India (2025)

The table below compares the 20 best credit cards in India, organized by category for easy reference. For each card, we list the Issuing Bank, Key Features, Rewards Program, Annual Fee (with waiver condition), Eligibility, and Best Use Case. Each card is a top pick for its category based on its distinctive benefits and value. Sources from official bank/credit-card resources and reputable finance sites are cited for accuracy.

Cashback & Shopping Cards

Card Name	Issuing Bank	Key Features	Rewards Program	Annual Fee (Waiver)
SBI Cashback Card	SBI Card	<div><div>– 5% cashback on all online spends, 1% on offline</div><div>– 1% fuel surcharge waiver on ₹500–₹3,000 fuel transactions bankbazaar.com</div><div>– Contactless payments, worldwide acceptance.</div></div>	5% of online transactions, 1% of offline transactions (auto-credited) bankbazaar.com	₹999 (join & renewal), waived on annual spends ≥₹200,000 bankbazaar.com
Axis Bank ACE Card	Axis Bank	<div><div>– Cashback: 5% on bill payments (electricity, mobile, DTH, etc.) & recharges via Google Pay, 4% on Swiggy/Zomato/Ola, 1.5% on all other spends bankbazaar.com</div><div>– 4 free domestic lounge visits/year (min. ₹50K spend/3m) bankbazaar.com</div><div>– 1% fuel surcharge waiver (up to ₹500/cycle) bankbazaar.com</div><div>– Dining discounts, EMI conversion option.</div></div>	Cashback as above: 5%, 4%, 1.5% by category bankbazaar.com	₹499 (join/renewal), waived if annual spend >₹200,000 bankbazaar.com
HDFC MoneyBack Card	HDFC Bank	<div><div>– 2× reward points on online spends, 1× on offline purchases bankbazaar.com</div><div>– Fuel surcharge waiver up to ₹1,800/yr (transactions ₹400–4,000) bankbazaar.com</div><div>– Bonus e-vouchers on milestones (e.g. spend ₹50K/quarter for ₹500 voucher).</div></div>	2 reward points per ₹150 (online spends earn 4 points/₹150) bankbazaar.com . Points redeemable: 100 pts = ₹20 cash back.	₹500 (joining & renewal) bankbazaar.com ; fee can be waived via milestone spend or joining via offers.
IDFC First Millennia	IDFC First Bank	<div><div>– Lifetime-free card bankbazaar.com</div><div>– 3× reward points on UPI transactions, unlimited (points never expire) bankbazaar.com</div><div>– 100% cashback on first 4 UPI transactions (₹50 each) bankbazaar.com</div><div>– 10× points on select spends, 5% cashback on first EMI, lounge access (4 railway lounges/quarter).</div></div>	UPI spending: 3 points/₹100; 1% cashback on other spends (via redemption) bankbazaar.com bankbazaar.com	Nil (no joining or renewal fee) bankbazaar.com
Axis Bank Flipkart	Axis Bank	<div><div>– 5% cashback on Flipkart/Cleartrip spends, unlimited bankbazaar.com</div><div>– 4% on Swiggy, Uber, PVR, Cult.fit bankbazaar.com</div><div>– 1% on all other purchases bankbazaar.com</div><div>– 4 domestic lounge visits/yr (₹50K/3m spend) bankbazaar.com</div><div>– 1% fuel surcharge waiver (capped at ₹400).</div></div>	As above: 5% (Flipkart/Cleartrip), 4% (selected merchants), 1% (others) bankbazaar.com	₹500 (join & renewal) bankbazaar.com ; waived on annual spend >₹350,000 (excl. rent/wallet loads) bankbazaar.com
Amazon Pay ICICI	ICICI Bank	<div><div>– 5% cashback on Amazon spend (Prime members), 3% (non-Prime) bankbazaar.com</div><div>– 2% on Amazon Pay partner sites, 1% on all other spends bankbazaar.com</div><div>– 1% fuel surcharge waiver nationwide.</div></div>	As above: up to 5% on Amazon, 2% on Amazon Pay partners, 1% all others bankbazaar.com . Cashbacks auto-credit to Amazon Pay balance.	None (no joining or annual fees) bankbazaar.com
RBL Bank SaveMax	RBL Bank/BankBazaar	<div><div>– 5× reward points on groceries (max 1000 pts/month) bankbazaar.com</div><div>– 10% cashback on BookMyShow and Zomato (up to ₹100/month each) bankbazaar.com</div><div>– Free monthly credit advisory report bankbazaar.com</div></div>	5 points per ₹100 on groceries (capped), 1 point/₹100 on other retail spends bankbazaar.com . Cashback on select merchants as above.	Nil (lifetime free) bankbazaar.com
YES Bank FinBooster	YES Bank/BankBazaar	<div><div>– Lifetime-free, no fees bankbazaar.com</div><div>– 5× reward points on dining, nightlife, movies bankbazaar.com</div><div>– 3× points on groceries and supermarkets</div></div>	Earns 5×, 3×, or 2× points per ₹150 based on category as above bankbazaar.com	Nil (no joining or renewal fee) bankbazaar.com

Card Name	Issuing Bank	Key Features	Rewards Program	Annual Fee (Waiver)
		bankbazaar.com – 2× points on all other retail spends bankbazaar.com .	bankbazaar.com . Points redeemable for vouchers or cash.	
SBI SimplySAVE	SBI Card	– 10× points on dining, groceries, departmental stores, movies bankbazaar.com – 1× point on all other spending bankbazaar.com – Fuel surcharge waiver 1% (up to ₹100/cycle) bankbazaar.com .	10 reward points per ₹150 in select categories (dining, groceries, etc.), 1 point/₹150 elsewhere bankbazaar.com .	₹499 (join & renewal) bankbazaar.com ; waived if annual spending ≥₹100,000 bankbazaar.com .

Travel & Lifestyle Cards

Card Name	Issuing Bank	Key Features	Rewards Program	Annual Fee (V
Axis Bank Vistara Signature	Axis Bank	– Premium economy flight tickets: 1 on joining, 1 on each renewal bankbazaar.com – Club Vistara Silver membership with extra baggage/priority check-in bankbazaar.com – 4 CV Points per ₹200 on all spends bankbazaar.com – Select dining discounts and lounge access (domestic airports).	Earn 4 Club Vistara Points per ₹200 on purchases bankbazaar.com (points redeemable for flights/upgrades on Vistara).	₹3,000 joining ₹3,000 renewal bankbazaar.com .
ICICI Bank Saphiro (Skywards)	ICICI Bank	– 16 domestic & 2 international airport lounge visits/year (subject to spends) paisabazaar.com – 1 B1G1 movie ticket/month on BookMyShow – Dining discounts (ICICI Culinary Treats) and free golf rounds paisabazaar.com .	4 reward points per ₹100 on international spends; 2 points per ₹100 on domestic spends paisabazaar.com . Points redeemable across travel, shopping, etc.	₹6,500 joining ₹3,500 renewal paisabazaar.com paisabazaar.com ; waived on ar spend ≥₹600, paisabazaar.com .
MakeMyTrip ICICI	ICICI Bank	– Up to 6% myCash on hotel bookings, 3% on flights, 1% on other retail (MakeMyTrip platform) icicibank.com – ₹1,000 MMT vouchers on joining and anniversary icicibank.com – 8 domestic + 1 international lounge passes/yr icicibank.com – MMT BLACK Gold membership (excludes its myCash benefit).	6% myCash (hotel), 3% (flight/bus/cab), 1% on all other spends on MMT. (myCash ₹1 value) icicibank.com .	₹999 joining; ₹ renewal iciciban ; waived on ar spend ≥₹299, MMT.
HDFC Bank Marriott Bonvoy	HDFC Bank	– 8 Marriott Bonvoy points/₹150 on eligible hotel stays (Marriott brands) paisabazaar.com – 4 points/₹150 on dining, travel, entertainment – 1 point/₹150 on all other spends – 12 complimentary domestic + 12 international lounge visits/yr paisabazaar.com – Free Marriott Silver Elite status + free nights on milestone spends paisabazaar.com .	Marriott Bonvoy points as above (redeemable for free hotel nights/flights) paisabazaar.com .	₹3,000 (join & renewal) paisabazaar.com .
Federal Bank Signet (Visa)	Federal Bank	– 3× points on electronics, departmental stores, apparel, online fashion bankbazaar.com – 2× points on dining, entertainment, groceries, domestic airfare bankbazaar.com – Free Amazon voucher on joining – 4 domestic + 2 international lounge visits/yr (Priority Pass) bankbazaar.com .	Reward points per ₹100 as above (3× or 2×) bankbazaar.com ; 1 point/₹100 on others. Points can be redeemed for shopping vouchers or miles.	Nil (no joining renewal fee) bankbazaar.com .
HSBC Visa Platinum	HSBC Bank	– Lifetime-free (no fees) bankbazaar.com – Converts reward points to air miles (1 RP=1 mile) bankbazaar.com – 5× points on all spends after ₹400,000 annual spend bankbazaar.com – 1% fuel surcharge waiver (₹200 cap), contactless payment.	2 reward points per ₹150 spent (no category restriction) bankbazaar.com ; 5× points per ₹150 on all spends once yearly spend >₹400K bankbazaar.com .	None (no join renewal fees) bankbazaar.com .

Card Name	Issuing Bank	Key Features	Rewards Program	Annual Fee (V
IndusInd Platinum Aura Edge	IndusInd Bank	<ul style="list-style-type: none"> – Lifetime-free multi-purpose card paisabazaar.com – Customizable reward plans (Home, Shop, Travel, Party) to suit lifestyle paisabazaar.com – Up to 8× points on select category spends bankbazaar.com – 1% fuel surcharge waiver (₹500–3,000 transactions) bankbazaar.com – Complimentary shopping & travel vouchers (Nykaa, Apollo, Uber, etc.). 	Base earn 0.5 point/₹100 on all spends (up to certain cap) paisabazaar.com ; up to 8× points on specified categories based on chosen plan bankbazaar.com . Points redeemable for cash credit, miles, gift vouchers.	Nil (no fees) paisabazaar.com .

Premium/Luxury Cards

Card Name	Issuing Bank	Key Features	Rewards Program	Annual Fee (V
Axis Bank Magnus	Axis Bank	<ul style="list-style-type: none"> – Welcome benefit: joining fee refunded via ₹12,500 gift voucher of choice (e.g. Yatra/Postcard/Luxe) bankbazaar.com – Unlimited Priority Pass international lounge access (with 4 free guest visits/yr) bankbazaar.com – Unlimited domestic airport lounge visits (for primary & add-on) bankbazaar.com – 30% off Trident/Oberoi hotels, 30% dining discounts at 4,000+ restaurants bankbazaar.com . 	12 EDGE points/₹200 on spends (up to ₹150K/month), 35 EDGE/₹200 on spends above ₹150K/month; 5× points on Travel EDGE portal; plus 2 airline miles per 5 EDGE points on 20 travel partners bankbazaar.com .	₹12,500 (joinir renewal) bankbazaar.com ; waived on ar spend ≥₹2.5 C bankbazaar.com .
HDFC Bank Infinia (Metal)	HDFC Bank	<ul style="list-style-type: none"> – Unlimited global lounge access: Domestic and 1000+ international lounges (Priority Pass) hdfcbank.com – 5× reward points per ₹150 on all purchases (plus up to 10× on travel/shopping via HDFC SmartBuy) hdfcbank.com – Complimentary annual memberships (e.g. Club Marriott) and ITC hotel perks paisabazaar.com – Concierge service, 0.99% forex markup (low). 	5 reward points per ₹150 spend (netbanking/bills included) paisabazaar.com ; 10× points on select travel/shopping via SmartBuy hdfcbank.com . Points redeem 1 RP=₹1 (or 1 RP = 1 air mile).	₹12,500 (renei paisabazaar.com ; waived if ₹1C spent in previv year hdfcbank.com
SBI Card PRIME	SBI Card	<ul style="list-style-type: none"> – 5× reward points on dining, movies, groceries, departmental stores paisabazaar.com – 2× points on all other spends – Complimentary domestic & international lounge access (via Priority Pass) paisabazaar.com – 4 free domestic lounge visits/yr and unlimited others with Priority Pass membership. 	5 points/₹100 on bonus categories; 2 points/₹100 on other spends paisabazaar.com (value: 4 RP = ₹1).	₹2,999 (joining renewal) paisabazaar.com ; waived on ar spends ≥₹300 paisabazaar.com .
SBI Card ELITE	SBI Card	<ul style="list-style-type: none"> – 5× points on dining, departmental stores, groceries paisabazaar.com – 2 movie tickets/month (₹250 each) via BookMyShow (₹6,000/yr) paisabazaar.com – Lounge access: 2 domestic visits/quarter; 6 international visits/yr paisabazaar.com – Welcome vouchers ₹5,000 (lifestyle brands) paisabazaar.com . 	5 points/₹100 on bonus categories; 2 points/₹100 on others paisabazaar.com (4 RP = ₹1). Up to 50,000 bonus points on high spends paisabazaar.com .	₹4,999 (joining renewal) paisabazaar.com ; waived on ar spends ≥₹500 paisabazaar.com .

Sources: Official bank pages and leading financial portals were used. For each card, details (features, rewards, fees, etc.) are drawn from the cited references. Each card’s inclusion is justified by its standout benefits – e.g. high cashback, travel perks, or premium services [bankbazaar.com](#) [bankbazaar.com](#) . The “Best Use Case” highlights who benefits most from the card’s features. All information is up-to-date as of 2025.