

1. SBI Cashback Card (SBI Card)

Key Features:

- 5% cashback on online spends (uncapped)
- 1% cashback on offline spends
- 1% fuel surcharge waiver on ₹500–₹3,000 transactions

Rewards System:

- Cashback credited automatically in statement

Fees:

- ₹999 joining & renewal
- Waived with ₹200,000+ annual spend

Eligibility:

- Age: 21–65, Indian resident, salaried/self-employed
- Income: ₹30,000+/month
- Credit score: ≥650–700

Best Suited For:

- Users who shop mostly online (e-commerce, bill payments, OTT, etc.)

Why Recommended:

It gives the highest uncapped cashback on online purchases and is easy to manage—perfect for heavy online spenders.

2. Axis Bank ACE Card

Key Features:

- 5% cashback on bill payments via Google Pay
- 4% on Swiggy, Zomato, Ola
- 4 domestic airport lounge visits/year
- Fuel surcharge waiver

Rewards System:

- Cashback credited monthly

Fees:

- ₹499 joining & renewal
- Waived with ₹200,000+ annual spend

Eligibility:

- Age: 18–70, Indian resident
- Income: ≥ ₹25,000/month
- Credit score: ~720+

Best Suited For:

- Everyday household spending: bills, transport, food delivery

Why Recommended:

Its high cashback in everyday essentials plus lounge access makes it very cost-effective.

3. HDFC MoneyBack Card

Key Features:

- 4 points/₹150 on online, 2 points/₹150 offline
- Fuel waiver up to ₹1,800/year
- E-vouchers on milestone spends

Rewards System:

- 100 points = ₹20 cashback

Fees:

- ₹500 joining & renewal
- Potential waiver under offers

Eligibility:

- Age: 21–60 (salaried), 21–65 (self-employed)
- Good credit history

Best Suited For:

- Online shoppers with moderate spends

Why Recommended:

Balances simple rewards with modest fees—suitable for digital buyers.

4. IDFC First Millennia (IDFC Bank)

Key Features:

- Lifetime free

- 3× points on UPI
- 100% cashback on first 4 UPI transactions
- 4 railway lounge visits/quarter

Rewards System:

- UPI: 3 points/₹100, other: 1% cashback

Fees:

- No fees

Eligibility:

- Age: 21–60, salaried/self-employed, Indian resident

Best Suited For:

- Young urbanites using UPI frequently

Why Recommended:

Unique UPI rewards and railway lounge perks free you from fees—good for everyday digital usage.

5. Axis Bank Flipkart Credit Card

Key Features:

- 5% cashback on Flipkart / Cleartrip
- 4% on select platforms (Swiggy, Uber, PVR, Cult.fit)
- 4 lounge visits/year

Rewards System:

- Cashback auto-credit

Fees:

- ₹500 joining & renewal
- Waived with ₹350,000+ annual spend

Eligibility:

- Age: 18–70, salaried/self-employed
- Income: ≥₹15,000/month

Best Suited For:

- Flipkart shoppers & platform users

Why Recommended:

Great if most spends are with Flipkart or on travel platforms.

6. Amazon Pay ICICI Card

Key Features:

- 5% cashback (Prime), 3% (non-Prime) on Amazon
- 2% on Amazon Pay partners, 1% elsewhere
- Fuel surcharge waiver

Rewards System:

- Cashback credited to Amazon Pay balance instantly

Fees:

- No fees

Eligibility:

- Age: 18–70, Indian resident, Amazon user (Prime enhances benefit)

Best Suited For:

- Amazon loyal users

Why Recommended:

Top-tier cashback on Amazon with zero fees—great value.

7. RBL SaveMax Card

Key Features:

- 5× points on groceries (up to 1,000 pts/month)
- 10% cashback on BookMyShow & Zomato (up to ₹100 each/month)
- Free monthly credit advisory report

Rewards System:

- Points and cashback credited monthly

Fees:

- No fees

Eligibility:

- Age: 18–70, salaried/self-employed, standard credit score

Best Suited For:

- Families & entertainment-focused users

Why Recommended:

Strong focus on essentials and movies with no cost.

8. YES Bank FinBooster

Key Features:

- Lifetime free
- 5× points on dining, nightlife, movies
- 3× on groceries, 2× general

Rewards System:

- 1 point/₹150 base; bonus scales per category

Fees:

- No fees

Eligibility:

- Age: 21–60, salary ≥₹25K or ITR ≥₹7.5L

Best Suited For:

- Budget-conscious users with focus on lifestyle spend

Why Recommended:

Versatile, simple, with no fees—ideal starter card.

9. SBI SimplySAVE

Key Features:

- 10× points on dining, groceries, departmental stores, movies
- 1× on all other spends
- Fuel surcharge waiver

Rewards System:

- 10 RP/₹150 in categories

Fees:

- ₹499 joining & renewal
- Waived with ₹100,000 annual spend

Eligibility:

- Age: 18–65, зарплата, Indian resident

Best Suited For:

- Value seekers investing in common discretionary spends

Why Recommended:

High multipliers in popular categories; perfect if you spend mainly on life essentials.

10. Axis Bank Vistara Signature

Key Features:

- Free Premium Economy ticket on joining/renewal
- Club Vistara Silver status benefits
- 4 points/₹200 on all spends + lounge access

Rewards System:

- Club Vistara points redeemable for flights

Fees:

- ₹3,000 join/renew

Eligibility:

- Age: 18–70, income ≥ ₹6LPA

Best Suited For:

- Frequent Vistara travelers

Why Recommended:

Built around Vistara benefits, ideal for loyal flyers.

11. ICICI Sapphiro (Skywards)

Key Features:

- 16 domestic + 2 international lounge visits/year
- Monthly B1G1 movie tickets
- Dining and golf discounts

Rewards System:

- 4× points on international, 2× domestic

Fees:

- ₹6,500 joining + ₹3,500 renewal
- Waived with ₹600,000+ annual spend

Eligibility:

- Age: 21–65, income ≥ ₹75K/month or ₹9L/year

Best Suited For:

- High-end frequent travelers

Why Recommended:

Premium travel perks and high reward multipliers make it a luxury travel companion.

12. MakeMyTrip ICICI Card

Key Features:

- 6% hotel, 3% flights, 1% others on MMT
- ₹1,000 MMT vouchers on joining/renewal
- 8 domestic + 1 international lounge visits

Rewards System:

- myCash credited to MMT wallet

Fees:

- ₹999 join/renew

Eligibility:

- Age: 18–65, resident Indian, ICICI + MMT users

Best Suited For:

- MakeMyTrip frequenters

Why Recommended:

Integrated travel benefits with added wallet perks make it travel-friendly.

13. HDFC Marriott Bonvoy

Key Features:

- 8 BONVOY points/₹150 at Marriott hotels
- 4 points/₹150 on dining/travel
- Silver elite status, lounge access

Rewards System:

- Points redeemable for stays/flights

Fees:

- ₹3,000 join/renew

Eligibility:

- Marriott Bonvoy member with moderate-to-high income

Best Suited For:

- Marriott enthusiasts & regular hotel guests

Why Recommended:

Designed for brand loyalty—free nights and status make spending worthwhile.

14. Federal Bank Signet Visa

Key Features:

- 3× points on electronics/fashion, 2× on dining/travel/grocery
- Free Amazon voucher on joining
- 4 domestic + 2 international lounge visits

Rewards System:

- Tiered RP/₹100

Fees:

- No fees

Eligibility:

- Age:18–70, resident Indian, salaried/self-employed

Best Suited For:

- Hybrid spenders: shopping + travel

Why Recommended:

Combines shopping rewards with travel perks, no cost.

15. HSBC Visa Platinum

Key Features:

- No fee ever

- 2 RP/₹150; after ₹400K annual spend, 5 RP/₹150
- Air miles conversion, fuel waiver

Rewards System:

- RP convertible to frequent flyer miles

Fees:

- Lifetime-free

Eligibility:

- Age: 21–60, good credit/income

Best Suited For:

- International travelers & aspiring mile collectors

Why Recommended:

No fee, points to miles conversion—great for long-term travel planning.

16. IndusInd Platinum Aura Edge

Key Features:

- Lifetime-free
- Choose bonus category: Home, Shop, Travel, Party
- 8× points in chosen category

Rewards System:

- 0.5 RP/₹100 base, up to 8× in category

Fees:

- No fees

Eligibility:

- Age: 18–65, Indian resident

Best Suited For:

- Users looking for customizable rewards

Why Recommended:

Flexible rewards aligned to lifestyle preferences.

17. Axis Bank Magnus

Key Features:

- ₹12,500 gift voucher on joining (effectively refund)
- Unlimited lounge access, 30% off hotels/dining
- 12–35 EDGE points/₹200

Rewards System:

- EDGE points redeemable for miles/cash/vouchers

Fees:

- ₹12,500 join/renew
- Waived with ₹2.5 Cr annual spend

Eligibility:

- Age:18–70, income \geq ₹18LPA

Best Suited For:

- Affluent high spenders

Why Recommended:

Premium travel and lifestyle benefits justify the high annual fee.

18. HDFC Infinia (Metal)

Key Features:

- Unlimited global/domestic lounge access
- 5–10× points on all spends
- Concierge, luxury memberships, low forex markup

Rewards System:

- 5 RP/₹150 base, 10× via SmartBuy

Fees:

- ₹12,500 renewal
- Waived with ₹10L previous year spend

Eligibility:

- Invite-only for HNI clients

Best Suited For:

- Luxury global spenders

Why Recommended:

Top-tier features and lenient fees make it a premier elite card.

19. SBI Card PRIME

Key Features:

- 5× points on dining/movies/groceries, 2× other spends
- Lounge access (domestic + international)

Rewards System:

- 5 RP/₹100 on key categories

Fees:

- ₹2,999 join/renew
- Waived with ₹300,000 annual spend

Eligibility:

- Age: 21–60 (salaried), 21–65 (self-employed)

Best Suited For:

- Rewards-oriented users

Why Recommended:

Designed for maximum everyday reward returns with perks.

20. SBI Card ELITE

Key Features:

- 5× points in lifestyle categories
- Monthly free Movie tickets (up to ₹6,000/yr)
- Lounge access
- ₹5,000 worth welcome vouchers

Rewards System:

- 5 RP/₹100 in categories, 2× elsewhere

Fees:

- ₹4,999 join/renew
- Waived with ₹500,000 annual spend

Eligibility:

- Age: 21–60 (salaried), 21–65 (self-employed)

Best Suited For:

- Big spenders and families