



## Best Credit Cards for easy apply from Indian banks (4 mins read)

### Description

Hello Readers! This article as the title suggests will enlighten you about credit cards. We have focussed on “What Credit Cards are?” and “List of Best Credit Cards” from different banks in India in 2022.

A Credit Card is a payment card through which the cardholder can make instantaneous payments for the purchase of goods and services. But you would say that I can make the same payments through an ATM card so what exactly is the [difference between an ATM/Debit Card and a Credit Card](#). The difference is straightforward. When you make a payment through your ATM/Debit Card, the amount gets deducted directly from the bank account to which the card is linked. But in the case of a credit card, the bill payment is made to the merchant but it acts as a small [loan or credit](#) on you which you have to pay back in a specific period of time in order to avoid paying interest.



So basically, you can still purchase goods or services even if your bank balance is zero using a credit card because the credit card issuing agency is making the bill payment for that goods or service on your behalf and is registering that amount as a short-term loan. There are various credit card bill payment offers that you can enjoy if you apply for an appropriate credit card. Online bill payment can be done through various credit card apps. This does not mean you can go on a shopping spree using your credit card as there is a credit limit beyond which you can make any transactions.

## How to apply for a credit card

After understanding the concept of credit cards you must be thinking of getting one. Applying for a credit card is a very simple process. You can apply using the following three ways –

1. **Online Credit Card Apply:** HDFC, SBI, ICICI, Kotak, and all other banks provide the option to apply for a new credit card online through their website. You can choose from the different credit cards that banks offer and apply on the bank website yourself.
2. **Through Relationship Manager:** If you have a long relationship with your bank or you have more money / do big transactions then the banks like HDFC, SBI, ICICI, Union, etc. generally assign a relationship manager to you. You can contact them directly in case you want to apply for a new credit card.
3. **Visiting the bank:** You can also apply for a new credit card by directly visiting the bank (E.g. HDFC bank, IDFC bank, etc.) and submitting the required details/documents.
4. **Through third-party apps/websites:** There are various third-party credit card apps/websites in India like [Bank Bazaar](#), [Indialends](#), etc., which are also an option if you want to apply for a credit card from different banks on the same platform.

## Credit Card Eligibility requirements in India

Different banks have different eligibility criteria for different credit cards which you need to fulfill if you want to own a credit card in India. However in general if you meet the following conditions then you can own a credit card in India.

1. The minimum age requirement to get a credit card in India is 18 yrs.
2. The applicant should either be salaried with a minimum [salary](#) of INR 1.5 lakh per annum or self-employed.

## Best Credit cards of different banks in India with their benefits

### Best Credit Cards of SBI

1. **Simply SAVE SBI Credit Card:** For day-to-day shopping.
2. **Simply Click SBI Credit Card:** For online shopping.
3. **Yatra SBI Credit Card:** For air travel.
4. **IRCTC SBI Platinum Credit Card:** For train travel.
5. **SBI Credit Card Prime:** Wide range of shopping, travel, and other offers.

### Best Credit Cards of HDFC Bank

1. **HDFC Regalia Credit Card:** For shopping and travel.
2. **HDFC MoneyBack Credit Card:** For shopping and reward points.
3. **Millenia Credit Card of HDFC:** For cashback on shopping.
4. **HDFC Titanium Times Credit Card:** For dining and movies.
5. **HDFC Diner Club Privilege Credit Card:** For travel and shopping.



## Best Credit cards of PNB

1. **PNB Global Gold Credit Card:** For shopping, dining, and travel.
2. **PNB Global Platinum Credit Card:** For travel.
3. **Global Classic Credit Card of PNB:** For shopping, dining, and travel.
4. **PNB RuPay Select Credit card:** For utility bills, and dining experiences.
5. **PNB RuPay Rakshak Platinum Card:** For utility, dining, and [insurance](#) packages.

## Best Credit Cards of ICICI bank

1. **ICICI Bank Rubyx Credit Card:** For travel and shopping.
2. **Amazon Pay ICICI Credit Card:** For shopping on Amazon.
3. **MakeMyTrip ICICI Bank Signature Credit Card:** For traveling and hotel bookings.
4. **ICICI Bank Coral Contactless Credit Card:** For dining and movie tickets.
5. **ICICI Bank Sapphiro Credit Card:** For shopping and travel.

## Best Credit cards of Kotak Bank

1. **Kotak Royale Signature Credit Card:** For hotels, restaurants, and travel.
2. **Kotak IndiGo Ka-ching 6E Rewards XL Credit Card:** For travel and other category benefits.
3. **Essentia Platinum Credit Card of Kotak Bank:** For everyday shopping.



4. **Kotak Delight Platinum Credit Card:** For movies and dining.
5. **Kotak League Platinum Credit Card:** For extra reward points on all spending.

## **Best Credit Cards of Yes bank**

1. **Yes FIRST preferred Credit Card:** For travel and dining.
2. **Yes Premia Credit Card:** For everyday shopping and movies.
3. **Finbooster:** Yes bank-Bank Bazaar Co-branded Credit card: For groceries and dining.
4. **Yes Prosperity Edge Credit Card:** For groceries and dining.
5. **Yes FIRST Business Card:** For high rewards and offers.



## **Best Credit Cards of Bank of Baroda**

1. **Bank of Baroda Easy Credit Card:** For grocery, departmental stores, and shopping.
2. **Bank of Baroda Select Credit Card:** For dining, online shopping, and utility bills.
3. **Prime Credit Card of Bank of Baroda:** For users who make all transactions through Credit Card.
4. **Bank of Baroda Premier Credit Card:** For high rewards on dining, travel, online shopping, etc.
5. **IRCTC Credit Card of Bank of Baroda:** For frequent train travelers.

## **Best Credit Cards of Union Bank**

1. **VISA Signature Credit Card of Union Bank:** For frequent travelers.
2. **Union Carbon Credit Card:** For people with high fuel usage.
3. **Union VISA Platinum Credit Card:** For cashback and discounts at partner restaurants and personal accidental insurance.
4. **VISA Gold Credit Card of Union Bank:** For utility bills and personal accidental [insurance](#).

So readers, now you know what credit card is and which are the best credit cards in India from different banks in India that you can apply for.

If you liked this article about the best Indian credit cards from different banks then feel free to share it with your peers. Follow us on Instagram ([wealth\\_drift](#)) for valuable and easy-to-implement tips on personal finance.

**Category**

1. General

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