



## Top 5 Credit Cards of SBI you need to know (6 mins read)

### Description

State Bank of India needs no introduction when it comes to banking in the whole world. It is owned by the Indian Government and is one of the most popular banks in India. SBI offers one of the [best Indian credit cards](#). You can apply for the various types of SBI credit cards offered by SBI either through online account or through any branch of the bank. WealthDrift has brought to you the top 5 credit cards offered by SBI to help you decide which credit card is best for you.

After reading this article you will be able to select the best credit card of SBI that you can apply for. You will know about the credit card eligibility criteria, who should get that card, and the fees charged for the top 5 credit cards of SBI. You can apply for your best-suited credit card by submitting your details online through the [SBI website](#) or your SBI net banking. The applicants can also do tracking of their SBI bank credit card application and check the status through this [SBI card online portal](#) or through the toll-free customer care / helpline number – **1860 500 1290 / 1860 180 1290**.



## 1. SIMPLY SAVE SBI CREDIT CARD

**Fit for:** For day-to-day shopping and other expenses.

**Eligibility:** The applicant must be of minimum 21 yrs and should be earning more than INR 20k per month for getting this card.

### Benefits and Rewards

1. You get 10 reward points for every INR 150 spent on dining, movies, departmental stores, and grocery shopping.
2. On all other spends, you get 1 reward point for every INR 150 spent.
3. You can convert your purchases above INR 2,500 into EMIs.
4. You can redeem your reward points to either pay the outstanding balance on the card or for a [wide range of gifts](#).

**Joining Fee:** INR 499

**Annual Fee:** The annual fee for SBI Simply Save Credit card is INR 499. However, this fee can be waived if you spend INR 1 Lakhs on your credit card in the previous year.

**Rate of interest:** 3.5% per month.

## Credit Card late payment Charges / Penalties of SBI

S.No.	Statement Balance	Late payment charges
1	Less than INR 500	Nil
2	INR 500 – INR 1000	INR 400
3	INR 1001 – to INR 10,000	INR 750
4	INR 10,001 – INR 25,000	INR 950
5	INR 25,001 – INR 50,000	INR 1100
6	Greater than INR 50,000	INR 1300

Statement balance – It is the outstanding amount generated online in the State Bank of India (SBI) credit card account statement.

**Credit Period:** Up to 50 day

**Cash Advance Limit:** You can withdraw cash up to 80% of your credit card limit from the ATMs with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges. The interest on the amount withdrawn as cash is calculated from the transaction date.

Check [other associated fees and charges](#) here.

## 2. SIMPLY CLICK CREDIT CARD FROM SBI

**Fit for:** For online shopping

### Eligibility

- For salaried person: You should be of minimum 21 yrs of age with a monthly income greater than INR 20,000.
- For self-employed: You should be of minimum 21 yrs of age with an annual income greater than INR 3,60,000.

### Benefits and Rewards

- Earn 10X reward points for online spending at partner stores like Amazon, Lenskart, Eazydiner, BookMyShow, etc.
- Earn 5X reward points on all other online spending.
- Get an E-voucher of INR 2000 on an annual spend of INR 1 Lakh.
- This card can be used worldwide at outlets that accept Visa or MasterCard.
- You can redeem your reward points to either pay the outstanding balance on the card or for a [wide range of gifts](#)

**Joining Fee:** INR 499.

**Annual Fee:** The annual fee for SBI Simply Click Credit card is INR 499. However, this fee can be waived if you spend INR 1 Lakhs on your credit card in the previous year.

**Rate of interest:** 3.5% per month.

### Credit Card late payment Charges / Penalties of SBI

S. No.	Statement Balance	Late payment charges
1	Less than INR 500	Nil
2	INR 500 – INR 1000	INR 400
3	INR 1001 – to INR 10,000	INR 750
4	INR 10,001 – INR 25,000	INR 950
5	INR 25,001 – INR 50,000	INR 1100
6	Greater than INR 50,000	INR 1300

**Credit Period:** Up to 50 days

**Cash Advance Limit:** You can withdraw cash up to 80% of your credit card limit from the ATMs with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges.

The interest on the amount withdrawn as cash is calculated from the transaction date.

Check [other associated fees and charges](#) here.



### 3. YATRA SBI CREDIT CARD

**Fit for:** For people who travel through flights a lot.

**Eligibility:**

- a. For salaried person: You should be of minimum 21 yrs of age with a monthly income greater than INR 20,000.
- b. For self-employed: You should be of minimum 21 yrs of age with an annual income greater than INR 3,60,000.

**Benefits and Rewards**

1. Get a welcome gift of Yatra.com vouchers worth INR 8,250 on paying the first year's annual fee.
2. Discount of INR 1000 on a domestic flight on a minimum transaction of INR 5000.
3. INR 4000 off on international flights on transactions above INR 40,000
4. 20% discount on domestic hotel bookings on a minimum transaction of INR 3000.
5. Earn 6 reward points on every INR 100 spent on departmental stores, groceries, dining, and movies.
6. Earn 1 reward point on every INR 100 spent on all other categories.
7. You can redeem your reward points for Yatra.com vouchers. Reward points can also be redeemed at 1 reward point = INR 0.25.
8. Air accidental cover of INR 50 lakhs.

**Joining Fee:** INR 499 + GST

**Annual Fee:** The annual fee for SBI Yatra Credit card is INR 499 + GST. However, this fee can be waived off if you spend INR 1 Lakhs on your credit card in the previous year.

**Rate of interest:** 3.5% per month.

**Credit Card late payment Charges / Penalties of SBI**

S. No.	Statement Balance	Late payment charges
1	Less than INR 500	Nil
2	INR 500 – INR 1000	INR 400
3	INR 1001 – to INR 10,000	INR 750
4	INR 10,001 – INR 25,000	INR 950
5	INR 25,001 – INR 50,000	INR 1100
6	Greater than INR 50,000	INR 1300

**Credit Period:** Up to 50 days

**Cash Advance Limit:** You can withdraw cash up to 80% of your credit card limit from the ATMs with

2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges.

The interest on the amount withdrawn as cash is calculated from the transaction date.

Check [other associated fees and charges](#) here.

## 4. IRCTC SBI PLATINUM CREDIT CARD

**Fit for:** For people who travel by train a lot.

### Eligibility

- For salaried person: You should be of minimum 21 yrs of age with a monthly income greater than INR 20,000.
- For self-employed: You should be of minimum 21 yrs of age with an annual income greater than INR 3,60,000.

### Benefits and Rewards

- You get 350 activation reward points on a single transaction of INR 500 or more within 45 days of the card issue date.
- 10% value back as reward points on booking AC1, AC2, AC3, and AC chair car tickets through the website.
- Earn 1 reward point on every INR 125 retail non-fuel purchase with 1 reward point equivalent to INR 0.25.
- You get 4 complimentary railway lounge access in a year (1 per quarter).

**Joining Fee:** INR 500 + GST

**Annual Fee:** The annual fee for SBI IRCTC Platinum Credit card is INR 300 + GST. There is no renewal fee waive-off offer on this credit card.

**Rate of interest:** 3.5% per month.

### Credit Card late payment Charges / Penalties of SBI

S. No.	Statement Balance	Late payment charges
1	Less than INR 500	Nil
2	INR 500 – INR 1000	INR 400
3	INR 1001 – to INR 10,000	INR 750
4	INR 10,001 – INR 25,000	INR 950
5	INR 25,001 – INR 50,000	INR 1100
6	Greater than INR 50,000	INR 1300

**Credit Period:** Up to 50 days

**Cash Advance Limit:** You can withdraw cash up to 80% of your credit card limit from the ATMs with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges.

The interest on the amount withdrawn as cash is calculated from the transaction date.

Check [other associated fees and charges](#) here.



## 5. SBI PRIME CREDIT CARD

**Fit for:** For a wide range of SBI credit card offers like shopping, travel, etc.

### Eligibility

- a. For salaried person: You should be of minimum 21 yrs of age with a monthly income greater than INR 32,000.
- b. For self-employed: You should be of minimum 21 yrs of age with an annual income greater than INR 4,80,000.

### Benefits and Rewards

1. You get a welcome e-gift voucher worth INR 3000 from any of these brands- Pantaloons, Bata/Hush Puppies, Yatra.com, Aditya Birla Fashion, and Shoppers Stop.
2. Earn 10 reward points for every INR 100 spent on dining, movies, groceries, and departmental stores.
3. Earn 2 reward points on all other retail non-fuel INR 100 spent.
4. These reward points can be used to pay the outstanding balance (1 reward point = INR 0.25) or for a [wide range of gifts](#).



5. 4 Complimentary visits in international priority pass lounges outside India (Max 2 per quarter).
6. 8 Complimentary visits to domestic lounges per calendar year(Max 2 per quarter).
7. Enjoy complimentary Club Vistara Silver membership.

**Joining Fee:** INR 2999 + GST

**Annual Fee:** The annual fee for SBI Prime Credit card is INR 2999 + GST. However, this fee can be waived if you spend INR 3 Lakhs on your credit card in the previous year.

**Rate of interest:** 3.5% per month.

### Credit Card late payment Charges / Penalties of SBI

S. No.	Statement Balance	Late payment charges
1	Less than INR 500	Nil
2	INR 500 – INR 1000	INR 400
3	INR 1001 – to INR 10,000	INR 750
4	INR 10,001 – INR 25,000	INR 950
5	INR 25,001 – INR 50,000	INR 1100
6	Greater than INR 50,000	INR 1300

**Credit Period:** Up to 50 days

**Cash Advance Limit:** You can withdraw cash up to 80% of your credit card limit from the ATMs with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges. The interest on the amount withdrawn as cash is calculated from the transaction date.

Check [other associated fees and charges](#) here.

## How to make your SBI credit card bill payment online?

- Through SBI Credit Card [Billdesk / online bill payment portal](#).
- Through CRED App.
- Through apps like PhonePe, Paytm, etc.
- Through credit card net banking by using the State Bank of India (SBI) customer Id to [login](#) online. You can contact customer care if you face any issues with your SBI credit card net banking.

So folks, now you know the best credit cards in SBI. Apply for these credit cards online through the SBI website and start building your [Credit / Cibil score](#). Be careful while using credit cards and only use them for your benefit. Feel free to share this article 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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