



## Unveiling the Best Credit Cards for Cashback in India

### Description

Cashback credit cards have gained immense popularity in India as they help cardholders save money while they spend. With a plethora of options available in the market, choosing the [best credit card offered by different banks](#) can be a daunting task. That's why we have compiled a list of the 10 best cashback credit cards in India to help you find the perfect card for your needs.



### 1. HDFC MoneyBack Credit Card

The [HDFC MoneyBack Credit Card](#) is a popular choice amongst Indian consumers. It offers 2 Reward Points for every INR 150 spent and double Reward Points for online spending. Cardholders can redeem these Reward Points as cashback, making it an ideal card for individuals who frequently shop online.

Cardholders earn 2 Reward Points for every INR 150 spent and double Reward Points on online spending.

## 2. SBI SimplyCLICK Credit Card

Designed for online shoppers, the [SBI SimplyCLICK Credit Card](#) provides 10x Reward Points on online spending with select partners like Amazon, BookMyShow, and Cleartrip. Additionally, cardholders earn 5x Reward Points on all other online purchases and 1 Reward Point per INR 100 spent on other transactions. The accumulated Reward Points can be redeemed for cashback or various offers from SBI's partner merchants.

Cardholders earn 10x Reward Points with select partners, 5x Reward Points on other online purchases, and 1 Reward Point per INR 100 spent on other transactions.

## 3. Citibank Cashback Credit Card

The [Citibank Cashback Credit Card](#) offers 5% cashback on movie ticket purchases, telephone bill payments, and utility bill payments made through Citibank Online Bill Pay. For all other transactions, cardholders receive 0.5% cashback. With no cap on cashback earnings, this card is perfect for those who want a hassle-free cashback experience.

You can earn 5% cashback on movie tickets, telephone, and utility bills; 0.5% cashback on all other transactions.

## 4. Axis Bank Neo Credit Card

The [Axis Bank Neo Credit Card](#) is ideal for individuals who love discounts and cashback offers. Cardholders can enjoy 10% cashback on mobile recharges, 10% off on movie tickets, and 10% off on select online shopping websites. Additionally, they receive 2 Reward Points for every INR 200 spent on other transactions.

You get 10% cashback on mobile recharges, movie tickets, and select online shopping. Also, you earn 2 Reward Points for every INR 200 spent on other transactions.

## 5. ICICI Bank Amazon Pay Credit Card

The [ICICI Bank Amazon Pay Credit Card](#) is designed for Amazon shoppers. Cardholders receive 5% cashback on Amazon purchases for Prime members and 3% cashback for non-Prime members. Additionally, for other transactions, users get 2% cashback on transactions made at Amazon's partner merchants and 1% cashback on all other purchases.



## 6. Standard Chartered Ultimate Credit Card

The [Standard Chartered Ultimate Credit Card](#) offers 5% cashback on all spends, making it an excellent option for those seeking a straightforward cashback card. Cardholders can also enjoy various travel and dining benefits, enriching their overall experience. You get 5% cashback on all spending, travel, and dining benefits.

## 7. HSBC Visa Platinum Credit Card

The [HSBC Visa Platinum Credit Card](#) offers a unique cashback structure that rewards users for consistent spending. Cardholders receive 10% cash back on all purchases made within the first 90 days of card issuance, subject to a minimum spend criterion. Additionally, they can enjoy 3x Reward Points on dining, hotels, and telecom spending for the first 12 months.

Cardholders can redeem cash back or other exciting offers from the accumulated reward points. 10% cashback for the first 90 days, 3x Reward Points on dining, hotels, and telecom spends for the first 12 months.

## 8. Kotak Delight Platinum Credit Card

The [Kotak Delight Platinum Credit Card](#) caters to those who want to earn cashback on dining and entertainment expenses. Cardholders receive a 10% cash back on dining and movie ticket purchases, subject to a minimum monthly spend of INR 10,000 on other categories. Moreover, users can enjoy

fuel surcharge waivers and accelerated Reward Points on other transactions.

Cardholders get 10% cashback on dining and movie tickets (subject to minimum monthly spending), fuel surcharge waivers, and accelerated Reward Points on other transactions.

## 9. American Express SmartEarn Credit Card

The [American Express SmartEarn Credit Card](#) allows cardholders to earn 10x Membership Rewards Points on spending with select partners like Flipkart and Uber. Additionally, users receive 5x Membership Rewards Points on other online transactions and 1 Membership Reward Point per INR 50 spent on other purchases. The accumulated Membership Rewards Points can be redeemed for cashback or other attractive offers from American Express.

You earn 10x Membership Rewards Points with select partners and 5x Membership Rewards Points on other online transactions. Also, you get 1 Membership Reward Point per INR 50 spent on other purchases.

## 10. RBL Bank Platinum Maxima Credit Card

The [RBL Bank Platinum Maxima Credit Card](#) is a versatile cashback credit card that offers 2 Reward Points for every INR 100 spent. Cardholders can enjoy 5x Reward Points on dining, entertainment, utility bill payments, and fuel spending. Also, the accumulated Reward Points can be redeemed for cashback or various offers from RBL's partner merchants.

Cardholders earn 2 Reward Points for every INR 100 spent, 5x Reward Points on dining, entertainment, utility bills, and fuel spends.

In conclusion, the best cashback credit card for you depends on your spending habits and preferences. By comparing the different options available, you can identify the card that offers the most value for your lifestyle. Whether you're an online shopper, a frequent traveler, or a food connoisseur, there's a cashback credit card out there that's perfect for you. So, go ahead and make your spending more rewarding with one of these top cashback credit cards in India.

### Category

1. General

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