

# BEST CREDIT CARDS FOR UPI PAYMENTS

Credit Card	Joining Fee	Annual Fee	UPI Value-back	UPI Rewards/Cashback#	Capping (per month)	TnC
Edge CSB Bank RuPay Credit Card	Nil	Nil	2%	2% cashback via Jupiter UPI app	-	Cashback accrued as Jewels and redeemable for cash, brand voucher or digital gold via Jupiter app
Fibe Axis Bank Credit Card	Nil	Nil	1%	1% cashback*	Rs. 1,500**	*Not applicable on UPI spends less than Rs.2000 & on small merchants **Applicable on all card spends combined
HDFC Bank Moneyback+ Credit Card	Rs. 500	Rs. 500	0.50%	2 CPs per Rs. 150 spent	500 CPs	1 CP = Rs. 0.25
HDFC Bank UPI RuPay Credit Card	Rs. 99	Rs. 99	Up to 0.75%	3% CPs on groceries, supermarket, dining and PayZapp spends 2% CPs on utility spends 1% CPs on other spends	500 CPs*	*Applicable on each of the 1%, 2% & 3% categories respectively CPs applicable on spends of min. Rs. 100 1 CP = Rs. 0.25
HPCL IDFC FIRST Power+ Credit Card	Rs. 499	Rs. 499	0.50%	3 RPs per Rs. 150 spent	-	1 RP = Rs. 0.25
IndianOil HDFC Bank Credit Card	Rs. 500	Rs. 500	Up to 0.64%	1 Fuel Point per Rs. 150 spent	500 RPs	1 Fuel Point = Rs. 0.20 for cash; Up to Rs. 0.2 for product catalogue; Rs. 0.96 for IOCL fuel
IndusInd Platinum RuPay Credit Card	Rs. 10,000	Nil	Up to 2%	2 RPs per Rs. 100 spent 0.70 RPs per Rs. 100 on select merchant categories*	-	*Select categories: Utility bills, insurance premiums, govt., and education 1 RP = Rs. 0.35 for cash; Rs. 0.60 for non-cash redemptions (except airmiles) 100 RPs = 100 InterMiles
IRCTC HDFC Bank Credit Card	Rs. 500	Rs. 500	1%	1 RP per Rs. 100 spent	500 RPs	1 RP = Rs. 1 for train ticket bookings via SmartBuy
IRCTC RuPay SBI Credit Card	Rs. 500	Rs. 300	0.80%	1 RP per Rs. 125 spent	-	1 RP = Rs. 1 for IRCTC train bookings
ixigo AU Credit Card	Rs. 999	Rs. 999	Up to 2.5%	10 RPs per Rs. 200 spent online 5 RPs per Rs. 200 spent offline	10,000 RPs*	*Applicable on all card spends combined 1 RP = Rs. 0.50 on ixigo money; Rs. 0.20 on e-vouchers; Rs. 0.25 on other category redemptions
MakeMyTrip ICICI Bank Credit Card	Rs. 999	Rs. 999	1%	1% MyCash	-	1 MyCash = Rs. 1 on MMT portals
Myntra Kotak Credit Card	Rs. 500	Rs. 500	1.25%	1.25% cashback	-	-
Reliance SBI Card PRIME	Rs. 2,999	Rs. 2,999	0.50%	2 RPs per Rs. 100 spent	-	1 RP = Rs. 0.25 for Reliance Retail vouchers
Shoppers Stop HDFC Bank Credit Card	Rs. 299	Rs. 299	Up to 1%	1% RPs	Rs.1,000*	*Applicable on all non-Shoppers Stop spends combined 1 RP = Rs. 1 for Shoppers Stop vouchers; Rs. 0.20 for cashback & SmartBuy (Flights/Hotels); Rs. 0.25 for airmiles; Up to Rs. 0.25 for product catalogue
SNAPDEAL BoB Credit Card	Rs. 249	Rs. 249	1%	4 RPs per Rs. 100 spent	500 RPs	1 RP = Rs. 0.25
Tata Neu Infinity HDFC Bank Credit Card	Rs. 1,499	Rs. 1,499	Up to 1.5%	0.50% back as NeuCoins on spends via any UPI ID Additional 1% back as NeuCoins on spends via Tata Neu UPI ID	500 NeuCoins*	*Applicable on all UPI spends combined 1 NeuCoin = Rs. 1
Tata Neu Plus HDFC Bank Credit Card	Rs. 499	Rs. 499	Up to 1%	0.25% back as NeuCoins on spends via any UPI ID Additional 0.75% back as NeuCoins on spends via Tata Neu UPI ID	500 NeuCoins*	*Applicable on all UPI spends combined 1 NeuCoin = Rs. 1
Union Bank RuPay Select Credit Card	Nil	Rs. 550	1%	4 RPs per Rs. 100 spent	-	1 RP = Rs. 0.25 via Union Rewardz
YES Bank Paisabazaar PaisaSave Credit Card	Nil	Rs. 499	1.50%	1.5% cashback as 3 Cashback Points per Rs. 200 spent	-	1 Cashback Point = Rs. 1 for statement credit via YES Rewardz Virtual RuPay card is given as an addition to the Mastercard variant
YES Bank POP-CLUB Credit Card	Nil	Rs. 399	Up to 7%	2 POPcoins per Rs. 100 spent offline with additional 5 POPcoins on payment via UPI on POP Club App	-	1 POPcoins = Up to Rs. 1 on POPclub app and partner brands
YES Bank RuPay Credit Card	Nil	Nil	1%	4 YES Rewardz Points per Rs. 200 spent*	-	*Applicable on UPI spends above Rs. 2,000

#RP = Reward Point; CP = CashPoint