

# BEST CREDIT CARDS FOR DOMESTIC TRAVEL

Credit Cards	Annual Fee	Domestic Lounge (per year)	Rewards on Domestic Travel Spends	Complimentary Memberships	Other Travel Benefits
<b>6E Rewards XL Indigo HDFC Credit Card</b>	Rs. 1,500	8 (2 per quarter)	- 5 6E Rewards per Rs. 100 spent on flights via IndiGo platforms - 2 6E Rewards per Rs. 100 spent on other travel spends; 1 6E Rewards = Rs. 1 on IndiGo	DreamFolks	- Rs. 150 off per pax on IndiGo tickets' convenience fee - 1 flight ticket of Rs. 3,000 & 1 6E Prime add-on on making min. 3 spends in each of the 1st 3 months
<b>American Express® Platinum Travel Credit Card</b>	Rs. 5,000	8 (2 per quarter)	- 1 MRP per Rs. 50 spent - Redeem MRP on Flipkart/ Pay with Points via ATO platform	-	Rs. 10,000 Taj Stay voucher & 25,000 MRP on Rs. 4 lakh annual spends
<b>AU Ixigo Credit Card</b>	Rs. 999	Up to 16 visits to domestic airport & railway lounges	- 20 RPs per Rs. 200 spent on train bookings via ixigo - 10 RPs per Rs. 200 spent online - 5 RPs per Rs. 200 spent offline	-	- 1,000 RPs & Ixigo money vouchers of Rs. 1,000 as joining bonus - Up to 10% off on ixigo flight, hotel & bus bookings - No PG charges on train bookings via ixigo
<b>Axis Atlas Credit Card</b>	Rs. 5,000	Silver tier: 8 Gold tier: 12 Platinum tier: 18	- Up to 5 EDGE Miles per Rs. 100 spent on travel; 2 EDGE Miles on others - 1:2 EDGE Miles to partner points ratio (2:1 - Marriott)	-	-
<b>Axis Burgundy Private Credit Card</b>	50,000 (Nil for Burgundy Private account holders)	Unlimited + 12 guests	- 15 RPs per Rs. 200 spent - 5:4 points conversion ratio for partner miles/hotel points	Club Marriott, Accor Plus & Taj Epicure	- Up to 15% off at The Postcard hotels, Oberoi & Trident Hotels - Max. 30% off on conveyance to airport & flexible credit limit for travel
<b>Axis Horizon Credit Card</b>	Rs. 3,000	Up to 32 (max. 8 per quarter)	- 5 EDGE Miles per Rs. 100 spent on Travel EDGE portal & direct airline websites; 2 EDGE Miles on other - 1:1 EDGE Miles conversion ratio to travel partners	-	-
<b>Axis Magnus Credit Card</b>	Rs. 12,500	Unlimited (on spending Rs. 50,000 in the last 3 months)	- 60 RPs per Rs. 200 spent on Travel EDGE portal up to cumulative monthly spends of Rs. 2 lakh - 12 RPs per Rs. 200 spent up to Rs. 1.5 lakh monthly spends - 35 RPs per Rs. 200 spent on transactions beyond the above-mentioned spend limits; 5 RPs = 2 Partner Miles	-	- Any 1 Rs. 12,500 voucher on joining: Luxe/ The Postcard Hotels/ Yatra - Up to 15% off & other offers at Oberoi & Trident Hotels
<b>Axis Reserve Credit Card</b>	Rs. 50,000	Unlimited + 12 guest visits	15 RPs per Rs. 200 spent; 5 RPs = 2 Travel Partner Miles	Accor Plus, Club Marriott Asia Pacific & ITC Culinaire	Up to 15% off & other offers at Oberoi, Trident & The Postcard Hotels
<b>HDFC Diners Club Black Credit Card</b>	Rs. 10,000	Unlimited	- 5 RPs per Rs. 150 spent with up to 1:1 redemption ratio - Up to 10X RPs on SmartBuy	Club Marriott, MMT BLACK, etc. as joining/ milestone bonus	Diners Club offers on dining, fast-track airport experience, etc.
<b>HDFC Infinia Metal Credit Card</b>	Rs. 12,500	Unlimited	- Up to 10X RPs on SmartBuy travel & shopping - 5 RPs per Rs. 150 spent; 1 RP = Rs. 1 on SmartBuy travel & upto 1 Airmile	Club Marriott	- Pay for 2 nights on booking 3 nights stay at ITC Hotels - Get 1+1 free buffet, room upgrades & discounts at ITC Hotels
<b>HDFC Regalia Gold Credit Card</b>	Rs. 2,500	12	- 4 RPs per Rs. 150 spent - Up to 2:1 points conversion ratio for travel partners	MMT Black Elite	Rs. 1,500 vouchers of Marriott/ M&S, etc. & up to Rs. 10,000 flight vouchers as milestone bonus
<b>HSBC Taj Credit Card</b>	Rs. 1.1 lakh	Unlimited	- 5 RPs per Rs. 100 spent at Taj, SeleQtions, Gateway, Vivanta & amā Stays & Trails bungalows - 1.5 RPs per Rs. 100 spent on other categories; 1.5 RPs = Rs. 1 in HSBC Taj card wallet	Taj InnerCircle Platinum NeuPass	- 25% off at Taj & other partner IHCL hotels - Up to 5% off on Emirates flights originating in India - 15% off on duty-free with AdaniOne - Unlimited room upgrades - 4 chauffeur-driven limousine transfers a year via Blacklane
<b>IRCTC HDFC Bank Credit Card</b>	Rs. 500	8 visits to select IRCTC Executive lounges (2 per quarter)	- 5 RPs per Rs. 100 spent on IRCTC & Rail Connect - 1 RP per Rs. 100 spent on all other spends; 1 RP = Rs. 1 on SmartBuy - Extra 5% cashback on train bookings via SmartBuy	-	1% transaction charges waived on IRCTC ticketing website & Rail Connect
<b>IRCTC RBL Credit Card</b>	Rs. 500	8 visits to select IRCTC Executive lounges (2 per quarter)	- 5 RPs per Rs. 200 spent on train tickets on IRCTC & Rail Connect portals - 3 RPs per Rs. 200 spent on FastTag recharge, NCMC wallet reload & local train bookings via UTS app - 2 RPs per Rs. 200 spent on flight, hotel, bus & cruise bookings on IRCTC portals - 1 RP per Rs. 200 spent on other categories; 1 RP = Rs. 1 on IRCTC	-	- Free alternate transport booking in case of last minute train cancellation - 1% transaction fee waiver on train bookings made via IRCTC - Reversal of 1% on all IRCTC transactions
<b>IRCTC SBI Card Premier</b>	Rs. 1,499	8 visits to partner railway lounges (2 per quarter)	- Up to 10% back as RPs on AC1, AC2, AC3, EC & CC train tickets via IRCTC - 5% back as RPs on train e-catering & air tickets via IRCTC website - 1 RP per Rs. 125 spent on other travel spends; 1 RP = Rs. 1 on IRCTC	-	- 2,500 & 5,000 RPs on Rs. 50,000 & Rs. 1 lakh annual travel spends resp. - 1% & 1.8% transaction charges waived on train & air ticket bookings resp. via IRCTC - Up to 10% savings on Hertz car rental, up to 35% on Avis Car Rentals, up to 10,000 miles/night on hotel stays, extra 25% miles on Kaligo.com, etc. via Visa network
<b>MakeMyTrip ICICI Bank Credit Card</b>	Rs. 999	8	- 25 myCash on MMT train & 12 myCash per Rs. 200 on MMT hotel bookings - 6 myCash per Rs. 200 on flights, holidays, cabs & bus bookings via MMT - 2 myCash per Rs. 200 on all other spends	MMT BLACK Gold (1st year)	Rs. 1,000 MMT voucher on joining & renewal
<b>Marriott Bonvoy HDFC Credit Card</b>	Rs. 3,000	12	- 8 MBP per Rs. 150 spent at Marriott Bonvoy hotels - 4 MBP per Rs. 150 spent on travel, dining & entertainment; 2 MBP on others	Marriott Bonvoy Silver Elite status	- Up to 4 free Night Awards as joining & milestone bonus - 10 Elite Night Credits for upgrades under Marriott Bonvoy Program
<b>Scapia Federal Bank Credit Card</b>	Nil	Unlimited (on Rs. 10,000 monthly spends)	- 20% SCs on travel bookings on Scapia app - 10% SCs on other spends; 5 SCs = Rs. 1 on Scapia	-	-
<b>Standard Chartered EaseMyTrip Credit Card</b>	Rs. 350	2	- 10 RPs per Rs. 100 spent at standalone airline & hotel website/ app/ outlet, except travel aggregators - 2 RPs per Rs. 100 spent on other categories	-	- Up to 20% off on domestic hotel bookings via EaseMyTrip - Up to 10% off on domestic flight tickets via EaseMyTrip - Rs. 125 off on EaseMyTrip bus tickets
<b>Yatra SBI Card</b>	Rs. 499	-	1 RP per Rs. 100 spent on domestic travel	-	- Vouchers of Rs. 8,250 on joining - Rs. 1,000 off on domestic flights & 20% off on domestic hotels via Yatra.com