

TOP CREDIT CARDS FOR UTILITY BILL PAYMENTS

Provider	Credit Card	Annual fee	Value-back Rate on Utility Spends	Benefits on Utility Bill Payments	Capping	Term & Conditions
Amex	Gold	Rs. 4,500	0.50%	1 Membership Rewards® Point per Rs. 50 spent	10,000 RP/month	1 Membership Rewards® Point = Rs. 0.25
AU Bank	Altura	Rs. 199	2%	2% cashback	Rs. 50/month	Capping inclusive of grocery/ departmental store & utility bill spends
	Altura Plus/ Vetta/ Zenith	Altura+: Rs. 499 Vetta: Rs. 2,999 Zenith: Rs. 7,999	0.25%	1 RP per Rs. 100 spent	100 RP/ transaction	1 RP = Rs. 0.25
Axis Bank	ACE	Rs. 499	5%	5% cashback via Google Pay	Rs. 500/month	Capping inclusive of 5% & 4% cashback categories
	Airtel	Rs. 500	10%	10% cashback via Airtel Thanks app	Rs. 250/month	-
	Cashback	Rs. 1,000	0.50%	0.50% cashback	Rs. 100/month	-
	Neo	Rs. 250	5%	5% off via Paytm	Rs. 150/month	Valid once a month on min. transaction of Rs. 299
HDFC Bank	Diners Club Black	Rs. 10,000	Up to 3.33%	5 RP per Rs. 150 spent	2,000 RP/month	1 RP = Up to Re. 1 Capping applicable on utility, telecom & grocery spends combined
	Infinia Metal	Rs. 12,500	Up to 3.33%	5 RP per Rs. 150 spent	2,000 RP/month	1 RP = Up to Re. 1 Capping applicable separately on utility & telecom spends
	Millennia	Rs. 1,000	1%	1% cashback as CashPoints	1,000 CashPoints/ month	Capping applicable on the combined 1% cashback category spends
	Regalia Gold	Rs. 2,500	Up to 1.73%	4 RP per Rs. 150 spent	50,000 RP/month	1 RP = Up to Rs. 0.65 Capping applicable on all the card spends combined
	Swiggy	Rs. 500	1%	1% cashback	Rs. 500/month	Capping applicable on the combined 1% cashback category spends
	Tata Neu Infinity	Rs. 1,499	1.50%	1.50% value-back as NeuCoins	2,000 NeuCoins/ month	-
ICICI Bank	Amazon Pay	Nil	2%	2% cashback via Amazon Pay	-	-
	Emeralde Private Metal	Rs. 12,499	Up to 3%	6 RP per Rs. 200 spent	1,000 RP/month	1 RP = Up to Re. 1
	Coral/ Sapphire	Coral: Rs. 500 Sapphire: Rs. 3,500	0.25%	1 RP per Rs. 100 spent	-	1 RP = Rs. 0.25
	HPCL Super Saver	Rs. 500	5%	20 RP per Rs. 100 spent	400 RP/month	1 RP = Rs. 0.25 Capping applicable on utility, grocery & departmental store spends combined
IDFC FIRST Bank	HPCL Power	Rs. 199	2.50%	15 RP per Rs. 150 spent	400 RP/month	1 RP = Rs. 0.25 Capping applicable on utility & grocery spends combined
	HPCL Power+	Rs. 499	5%	30 RP per Rs. 150 spent	400 RP/month	1 RP = Rs. 0.25 Capping applicable on utility & grocery spends combined
	Select	Nil	0.17%	1 RP per Rs. 150 spent	-	1 RP = Rs. 0.25
SBI Card	IRCTC Premier	Rs. 1,499	2.40%	3 RP per Rs. 125 spent on standing instructions on utility spends	-	1 RP = Re. 1
StanC Bank	Smart	Rs. 499	2%	2% cashback	Rs. 1,000/month	Capping applicable on all online spends
YES BANK	MARQUÉE	Rs. 4,999	1.25%	10 RP per Rs. 200 spent	1,250 RP/month	1 RP = Up to Rs. 0.25

Some credit card providers implement a fair usage clause on utility bill payments made via credit cards under which the providers charge an additional fee if your utility bill payment exceeds a certain amount. Refer to your respective credit card terms and conditions to know about the details.