paisabazaar.com™

HAR SAPNA HOGA SACH

SWIPE SMART

EVERYDAY SPENDS EDITION

OCT-2025

TABLE OF CONTENTS

Editor's Note..........03

Your Grocery Runs Deserve a Smarter Swipe..........04-08

- Best Cards for Grocery Spends and Online Supermarkets
- In-store Wins: Best Cards for Offline Spends
- Cashback vs. Rewards vs. Discount - Which works best for groceries?
- Understanding limits, caps and other T&Cs

Convenience Meets Credit: The Rise of UPI-linked Cards..........09-12

- Credit Cards and UPI Payments - The New Everyday Swipe
- Best Rupay Credit Cards for UPI Payments
- UPI Rewards at a Glance: Top RuPay Credit Cards Compared

From Bills to Benefits: Rewarding Recurring Spends..........13-21

- Fair Usage Policy on Credit Cards: Why are banks putting restrictions?
- Is it worth putting utility bills on credit cards?
- Best Credit Cards for Utility Bill Payment
- Compare Savings on Utility Bill Payments across Top Cards
- Paying House Rent via Credit Card: Is it a wise move?
- Miscellaneous Spends: Should You Swipe or Not?

How Saurabh Earns Over ₹2,000 a Month - Just on Everyday Spends....22

EDITOR'S NOTE

When we think of maximising rewards, it is usually the big-ticket spends like travel, shopping, or luxury that come to mind. But the truth is, everyday transactions often hold more potential than we realise. Groceries, utilities, rent, or even a quick UPI scan may seem routine, yet they form the bulk of our monthly expenses.

This edition of Swipe Smart is all about turning those routine payments into smarter, more rewarding swipes. We decode which credit cards work best for groceries and supermarket spends, how UPI-linked RuPay cards are reshaping daily payments, and whether it really makes sense to put bills, rent, or insurance on your credit card.

You will also find real user stories who have turned ordinary expenses into steady savings as the best insights come from how people use their cards in real life.

After all, it is the small swipes that add up to big rewards.

Your Grocery Runs Deserve a Smarter Swipe

Groceries and supermarket runs are the spends that hit our wallets most often. The right credit card can turn these everyday outflows into steady savings - whether through cashback, reward points, or instant discounts.

From Instamart and BigBasket to your neighborhood departmental store, banks are offering rich benefits to make your routine spends more rewarding. But the "best" card depends on how you shop—online vs offline, in bulk vs frequent small runs, and whether you prefer simple cashback or value-maximizing rewards.

BEST CARDS FOR GROCERY SPENDS & ONLINE SUPERMARKETS

Swiggy HDFC Credit Card

10% cashback on Swiggy Instamart, Food Delivery, Dineout & Genie

HSBC Live+ Credit Card

10% cashback on dining, food delivery & grocery spends

Tata Neu Infinity HDFC/SBI Credit Card

Up to 10% back on BigBasket & other partner Tata brands

Tata Neu Plus HDFC/SBI Credit Card

Up to 7% back on BigBasket & other partner Tata brands

Reliance SBI Card Prime

10 RP per ₹100 on Smart Bazaar, Freshpik & other Reliance Retail brands

Axis SELECT Credit Card

Up to ₹500 off p.m. on BigBasket & 2X rewards on grocery spends

IN-STORE WINS: BEST CREDIT CARDS FOR OFFLINE SPENDS

While many of us have shifted our shopping to the digital world, some still enjoy the traditional store run for groceries and everyday essentials. For these offline spenders, a credit card that offers strong base rewards, or rewards based on spend categories rather than the channel, can deliver maximum value. Here are some cards that match

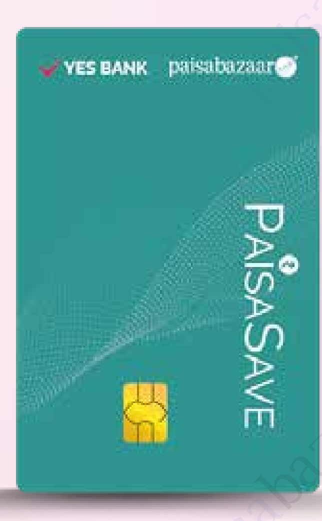
HDFC Regalia Gold Credit Card

4 RP per ₹100 spent
across all categories

Axis Ace Credit Card

Unlimited 1.5% cashback
across all spends

YES BANK Paisabazaar PaisaSave



Unlimited 1.5% cashback
across all spends

SBI SimplySAVE Credit Card

10 RP per ₹150 spent on
groceries & departmental stores

Apart from these options, premium cards like **HDFC Infinia, HDFC Diners Club Black, Standard Chartered Ultimate, ICICI Emeralde Private,** etc. also have a good base reward rate and can provide substantial savings on your offline spends.

CASHBACK VS. REWARDS VS. DISCOUNTS – WHICH WORKS BEST FOR GROCERIES?

Grocery spends are one of the largest recurring expenses in most households, making them a perfect category to optimize with the right credit card. But with so many different benefit structures—cashback, rewards, and instant discounts—it can get tricky to know which one actually saves you the most. Let's break it down:

Feature	Cashback	Rewards	Discounts
How it works	Cash credited back to statement	Points earned per rupee spent	Flat discount at checkout
When you save	At billing cycle end	On redemption	Immediately
Example (₹10,000 spend)	₹500 back (5%)	~₹750–₹1000 voucher value	₹800 off instantly
Best for	Simple, steady savings	Value maximizers, travel buffs	Bulk buys, festive sales
Watch out for	Monthly caps	Redemption complexity	Limited to partner stores

Best for availing steady, predictable savings

Best for maximizing value through smart earning & redemption

Best for brand-specific grocery runs to get direct, tangible savings

UNDERSTANDING LIMITS, CAPS AND OTHER T&C WHEN GROCERY SHOPPING WITH CREDIT CARDS

Credit card rewards on grocery and supermarket spends often look attractive on the surface, but the fine print can make a big difference to your actual savings. Here are the key terms to watch out for:

Minimum Spend Requirement

Some offers apply only if you cross a certain transaction value—say ₹1,000 per order. Anything below that may not fetch you the advertised cashback or discount. For instance, **Axis Select Credit Card** offers up to ₹500 discount on BigBasket spends but on a minimum purchase of ₹2,500 and is applicable once per month per user.

Maximum Monthly Cap

Even if a card offers 5–10% back, most cap the monthly benefit and you may only be able to earn up to ₹500–₹1,500 back on grocery spends in a billing cycle. For example, reward points earned on grocery spends through **HDFC Regalia Gold** Credit Card are capped at 2,000 reward points per month.

Per Transaction Limit

Instant discounts (like 10% off at a partner store) often have a maximum cap per purchase. Beyond this, additional spends don't earn extra value.

Brand/Platform Restriction

Co-branded cards (like **Swiggy HDFC Credit Card** or **Amazon Pay ICICI Card**) give maximum rewards only when you shop with partner merchants. Using them elsewhere would earn you just the base reward rate.

Category Exclusions

Some cards exclude grocery spends at certain merchant codes (like small kirana stores) or treat them differently across offline/online transactions.

Always check the T&Cs before swiping. Knowing the caps and conditions helps you plan your grocery purchases smartly, whether it means splitting bills, timing big spends, or using the right card at the right store.

Convenience Meets Credit: The Rise of UPI-linked Cards

UPI has already changed how India makes digital payments. Now, linking your credit card to UPI is taking that convenience one step further, letting you earn rewards every time you scan and pay.

UPI via credit cards brings together the reach of UPI and the benefits of credit - cashback, rewards, and better cash flow. But this benefit is limited to Rupay Credit Cards for now and several other terms and conditions come into play. Here's all you need to know.

CREDIT CARDS AND UPI PAYMENTS — THE NEW EVERYDAY SWIPE

With RuPay credit cards already live on popular UPI apps like Google Pay, PhonePe, and Paytm, everyday payments are no longer limited to savings accounts; they can now earn you rewards, cashback, and credit flexibility too. From local kirana stores to the biggest supermarket chains, UPI via credit cards gives the power of digital payments without the need for a physical card. Below are the benefits of making UPI spends via credit cards.

Earn Value-back

Turn every UPI payment into cashback or reward points.

Universal Acceptance

Use your credit card via UPI anywhere – from kirana stores to supermarkets.

Improved Cash Flow

Get up to 45 days of interest-free credit while keeping your savings intact.

Safe & Seamless

No card details needed. Just scan, enter your UPI PIN, and pay instantly.

What to Keep in Mind

- Rewards are often limited to merchant transactions, not P2P or wallet loads.
- Some banks may apply monthly caps or category exclusions (like utilities or rent).
- Check your credit card's T&Cs before linking — not all reward structures apply to UPI-based spends yet.

The merger of UPI's reach and credit cards' rewards marks a new era of everyday payments. While still in its early phase, UPI-linked credit cards are set to make routine spends — groceries, dining, pharmacy, and more — both rewarding and effortless. If used wisely, they can turn every scan-and-pay into a smarter, more value-packed transaction.

BEST RUPAY CREDIT CARDS FOR UPI PAYMENTS

Tata Neu Infinity HDFC Bank Rupay Credit Card

1.5% back as NeuCoins

YES BANK Paisabazaar PaisaSave Credit Card

1.5% unlimited cashback

Airtel Axis Bank Credit Card

1% cashback

HDFC MoneyBack+ Credit Card

2 CashPoints for every ₹150 spent

HDFC Bank UPI RuPay Credit Card

1% back as CashPoints

Ixigo AU Credit Card

Up to **10 reward points** per ₹200 spent

AT A GLANCE: TOP RUPAY CREDIT CARDS COMPARED

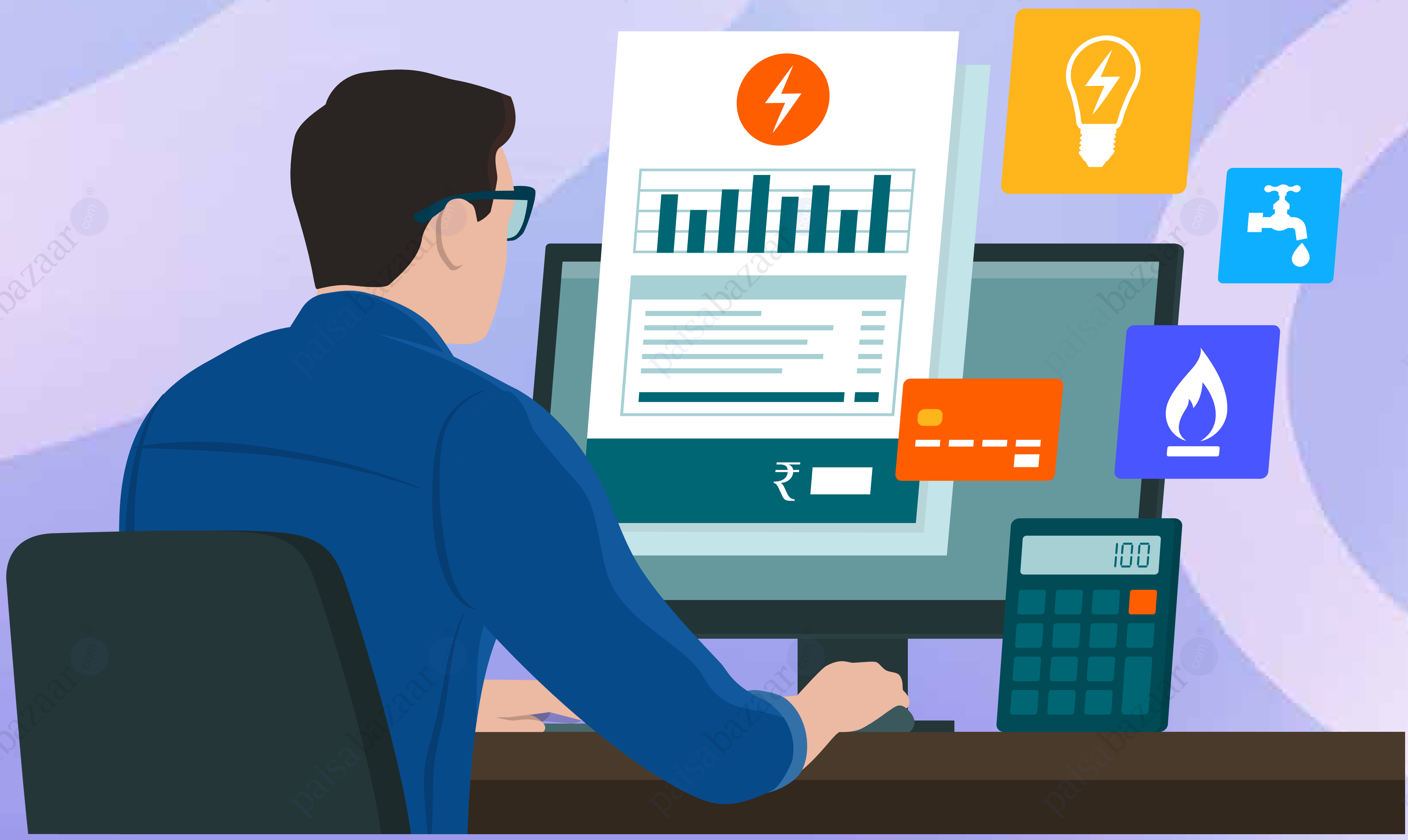
Credit Card	Annual Fee	UPI Value-back	UPI Rewards/Cashback#	Capping (per month)
Axis Bank SUPERMONEY RuPay Credit Card	Nil	1%	1% cashback	₹500 on all spends
CRED IndusInd Bank RuPay Credit Card	₹499	Up to 5%	• 5 CRED Points per ₹100 spent on CRED UPI • 1 CRED Point per ₹100 spent on CRED UPI Scan & Pay	• 5,000 Points • 500 Points
Fibe Axis Bank Credit Card	Nil	1%	1% cashback*	₹1,500**
HDFC Bank UPI RuPay Credit Card	₹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* for each category
HPCL IDFC FIRST Power+ Credit Card	₹499	0.50%	3 RPs per ₹150 spent	-
HSBC RuPay Cashback Credit Card	₹499	1%	1% cashback	₹400 on all spends
IndusInd Platinum RuPay Credit Card	Nil	Up to 1.2%	• 2 RPs per ₹100 spent • 0.70 RPs per ₹100 on select merchant categories*	-
IRCTC HDFC Bank Credit Card	₹500	1%	1 RP per ₹100 spent	500 RPs
IRCTC RuPay SBI Credit Card	₹300	0.80%	1 RP per ₹125 spent	-
ixigo AU Credit Card	₹999	Up to 2.5%	• 10 RPs per ₹200 spent online • 5 RPs per ₹200 spent offline	10,000 RPs on all spends
MakeMyTrip ICICI Bank Credit Card	₹999	1%	1% MyCash	-
PhonePe HDFC Bank Ultimo/Uno Credit Cards	Ultimo: ₹999 Uno: ₹499	1%	1% RPs on all Scan & Pay spends	500 RPs
PhonePe SBI PURPLE/ SELECT BLACK	Purple: ₹499 Black: ₹1,499	1%	1 RP per ₹100 on all Scan & Pay spends	-
Tata Neu Infinity HDFC Bank Credit Card	₹1,499	Up to 1.5%	• 0.50% back as NeuCoins on spends via any UPI ID • Additional 1% back on spends via Tata Neu UPI ID	500 NeuCoins*
Tata Neu Infinity SBI Card	₹1,499	1.50%	1.5% back as NeuCoins	500 NeuCoins
Tata Neu Plus HDFC Bank Credit Card	₹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*
Tata Neu Plus SBI Card	₹499	1%	1% back as NeuCoins	500 NeuCoins
YES Bank Paisabazaar PaisaSave Credit Card	₹499	1.50%	1.5% cashback as 3 Cashback Points per ₹200 spent	-

*T&C apply

From Bills to Benefits: Rewarding Recurring Spends

Every month, we pay for **utilities, rent, insurance,** and other essentials. While these spends are non-negotiable, the right credit card can turn them into steady rewards or cashback. However, banks often cap benefits, charge extra fees, or exclude certain spends under fair usage policies. Understanding these rules is key to making the most of your everyday payments.

Plan recurring payments strategically—split large bills, choose the right platform, and match them to cards that maximize value. Small, consistent rewards can add up to substantial savings over the year.



FAIR USAGE POLICY ON CREDIT CARDS: WHY ARE BANKS PUTTING RESTRICTIONS?

Over the last couple of years, banks have made noticeable changes to how credit cards earn and redeem rewards. From new fees on utility bill payments, education and rental spends to stricter caps on lounge access, the message is clear: banks are tightening credit card benefits to remain sustainable.

How Credit Card Value-back Structures Have Changed

Card Issuer	Monthly Restrictions on Core Value-back
HDFC Bank	- 1% charge on utility spends above ₹50,000 - 1% charge on rent and education spends - 1% charge on online skill-based gaming transactions above ₹10,000 - Capping on reward earning on insurance spends
SBI Card	- 1% charge on Education Payments made through third-party websites/apps - 1% charge on all wallet load transactions above ₹1,000 - 1% charge on utility spends above ₹50,000
Axis Bank	- 1% charge on utility spends above ₹25,000 - 1% charge on Education Payments made through third-party websites/apps - 1% charge on rent payment
ICICI Bank	- 1% charge on utility spends above ₹50,000 - 1% charge on fuel transactions exceeding ₹10,000 - 1% charge on rental payments
IndusInd Bank	- 1% charge on utility spends above ₹25,000 - 1% charge on all wallet load transactions above ₹20,000 - 1% charge on rental payments

Why Are Banks Cutting Rewards & Adding Restrictions?

High-value Spends: Payments like rent, utilities, and education fees generate high costs for banks but little profit.

Misuse of Loopholes: Some users spend disproportionately in reward-heavy categories, inflating program costs.

Sustainability: With rising digital payments, banks cannot continue offering the same level of rewards as when cards were first launched.

> Reward programs thrive on balance. When certain spend categories like utilities or rent begin to dominate, it puts pressure on the entire ecosystem. Fair usage caps help maintain this balance so that banks can continue offering strong, everyday value to responsible cardholders.

- Rohit Chhibbar, Head of Credit Cards, Paisabazaar

What Should Cardholders Do?

With rewards becoming more conditional than ever, cardholders may find that their earnings are limited by tighter monthly caps or additional fees on categories such as wallet loads and utility bill payments. While rewards on most retail spends remain unaffected, everyday spenders need to be more careful, as recurring transactions like rent or electricity bills increasingly fall under exclusions, caps, or fair usage policies.

Here's what cardholders should do:

- **Re-evaluate your card benefits:** Check if your cards still deliver value relative to your spending.
- **Diversify your portfolio:** Use different cards for dining, travel, grocery, and utilities.
- **Stay informed:** Banks must notify you of fee or reward revisions—watch those emails/SMS.

IS IT WORTH PUTTING YOUR UTILITY BILLS ON CREDIT CARDS?

Utility bills—electricity, water, gas, broadband, mobile—are unavoidable monthly expenses that take up a good share of our wallets. And since they're recurring, they're also one of the easiest categories to convert into steady rewards or cashback—if your card allows it.

The catch? Many credit cards exclude utility payments from their rewards program. Even those that do offer benefits usually come with **caps, exclusions, or fair usage policies,** limiting the overall value you can earn. In some cases, banks may even charge a small fee for processing larger utility spends.

Still, if chosen wisely, certain cards can help you save meaningfully on these everyday bills.

For example, **Airtel Axis Bank Credit Card** offers up to **25% back** on Airtel broadband, DTH, and mobile spends, plus **10% cashback** on utility bill payments made via the Airtel Thanks App. With **Axis Ace Credit Card**, you can get **5% cashback** on utility bill payments made through Google Pay, one of the most popular bill payment platforms.

If utilities make up a big portion of your monthly budget, putting them on the right credit card can help you earn year-round savings. The key is to be mindful of **reward caps, extra charges, and platform-specific restrictions,** so you maximize benefits without surprises.

BEST CREDIT CARDS FOR UTILITY BILL PAYMENTS

Axis Ace Credit Card

5% cashback on bill payments, DTH and mobile recharges via Google Pay

Airtel Axis Bank Credit Card

25% cashback on Airtel Mobile, broadband, WiFi and DTH bill payments & 10% cashback on utility bill payments through the Airtel Thanks app

HDFC Swiggy Credit Card

1% cashback on spends across various categories, including utility bills

Standard Chartered Super Value Titanium Credit Card

5% cashback on utility bill payments & telephone bill payments

HDFC Regalia Gold Credit Card

4 reward points per ₹150 spent across all categories including utility bill payments

Tata Neu Infinity HDFC Credit Card

1.5% NeuCoins on other spends, including utility bills

COMPARE SAVINGS ON UTILITY BILL PAYMENTS ACROSS TOP CARDS

paisabazaar.com
HAR SAPNA HOGA SACH

Credit Card	Annual fee	Value-back Rate on Utility Spends	Benefit on Utility Bill Payments	Capping
Amazon Pay ICICI	Nil	2%	Up to 2% RPs via Amazon Pay	-
Axis ACE	₹499	5%	5% cashback via Google Pay	₹500/month
Axis Airtel	₹500	10%	10% cashback via Airtel Thanks app	₹250/month
Axis Cashback	₹1,000	0.50%	0.5% cashback	₹100/month
Axis Neo	₹250	5%	5% off via Paytm	₹150/month
Flipkart SBI	₹500	1%	1% cashback	-
HDFC DC Black Metal Edition/ Infinia Metal	₹10,000	Up to 3.33%	5 RPs per ₹150 spent	2,000 RPs/month
HDFC Millennia	₹1,000	1%	1% cashback as CashPoints	1,000 CashPoints/month
HDFC Regalia Gold	₹2,500	Up to 1.73%	4 RPs per ₹150 spent	50,000 RPs/month
HDFC Swiggy	₹500	1%	1% cashback	₹500/month
HDFC/SBI Tata Neu Infinity	₹1,499	1.50%	1.5% value-back as NeuCoins	2,000 NeuCoins/month
ICICI Coral/Sapphiro	Coral: ₹500 Sapphiro: ₹3,500	0.25%	1 RP per ₹100 spent	-
ICICI Emeralde Private Metal	₹12,499	Up to 3%	6 RPs per ₹200 spent	1,000 RPs/month
ICICI HPCL Super Saver	₹500	5%	20 RPs per ₹100 spent	400 RPs/month
IDFC FIRST HPCL Power	₹199	2.50%	15 RPs per ₹150 spent	400 RPs/month
IDFC FIRST HPCL Power+	₹499	5%	30 RPs per ₹150 spent	400 RPs/month
IDFC FIRST Select	Nil	0.17%	1 RP per ₹150 spent	-
IndiGo IDFC FIRST Dual	₹4,999	0.50%	0.5 BluChips per ₹100 spent	-
PhonePe HDFC Ultimo	₹999	10%	10% RPs on utility spends on PhonePe	1,000 RPs/month
PhonePe HDFC Uno	₹499	2%	2% RPs on utility spends on PhonePe	500 RPs/month
PhonePe SBI PURPLE	₹499	Up to 3%	3 RPs per ₹100 spent on utilities on PhonePe 1 RP per ₹100 spent on utilities outside PhonePe	1,000 RPs/month 250 RPs/month
PhonePe SBI SELECT BLACK	₹1,499	Up to 10%	10 RPs per ₹100 spent on utilities on PhonePe 1 RP per ₹100 spent on utilities outside PhonePe	2,000 RPs/month 500 RPs/month
SBI IRCTC Premier	₹1,499	2.40%	3 RPs per ₹125 spent on standing instructions on utility spends	-
SBI Tata Neu Plus	₹499	1%	1% back as NeuCoins	2,000 NeuCoins/month
StanC Smart	₹499	2%	2% cashback	₹1,000/month
YES Marquee	₹4,999	1.25%	10 RPs per ₹200 spent	1,250 RPs/month

T&C apply

PAYING HOUSE RENT VIA CREDIT CARD: IS IT A WISE MOVE?

With the rise of digital platforms, paying rent via credit card has become more common than ever. Apps like CRED, NoBroker, Paytm, RedGirraffe, and others allow tenants to pay monthly rent using their cards—sometimes even earning rewards or cashback in the process. But is this really a smart financial move? Let's talk in detail.

The Pros

- **Reward Earnings:** If your card offers cashback or reward points on rent transactions, you could turn a mandatory monthly expense into value-back. For example, premium cards may still give base rewards on such spends.
- **Cash Flow Management:** The interest-free period on your credit card lets you defer payment until the due date of your card statement, easing short-term liquidity pressures.
- **Improve Credit Score:** In addition to these two major advantages, regular, high-value payments like rent, if paid on time, can help build a strong repayment record, improving your credit score over time.

The Cons

- **Processing Fees:** Rent platforms typically charge a 1–2% convenience fee on transactions, which can offset or even exceed the rewards earned.
- **Added Surcharge:** Most card issuers, under their fair usage policy, have started charging additional fee for rent payment (e.g., 1% fee beyond certain limits), putting double charge burden on the consumers.
- **Reduced/No Rewards:** Many banks now exclude rent payments from reward programs, which means these transactions will not even earn the base rate on rental spends.
- **Risk of Debt:** Since rent is a recurring, large expense, rolling it over without full repayment can lead to heavy interest charges.

Should You Use Your Credit Card for Rent Payment?

Yes, if your card offers specific rent rewards or if you need temporary liquidity and can repay in full each cycle.

No, if the fees outweigh the benefits or you risk carrying forward high-interest debt.

> Paying house rent via credit card can be convenient and occasionally rewarding, but it's not for everyone. Evaluate your card's fee structure, reward exclusions, and your repayment discipline before choosing this route. For most people, it makes sense only when the value-back outweighs the processing charges, and only if the balance is paid off in full every month.

- Rohit Chhibbar, Head of Credit Cards, Paisabazaar

Credit Cards offering Rewards on Rent Payments

Card Issuer	Credit Cards	Reward Rate
Axis Bank	Axis Reserve	15 points per ₹200 spent
	Axis Burgundy Private	15 points per ₹200 spent
IndusInd Bank	IndusInd Legend	0.70 points per ₹100 spent
	IndusInd Platinum	0.70 points per ₹100 spent
Standard Chartered	Standard Chartered Rewards	4 points per ₹150 spent
	Standard Chartered Platinum Rewards	1 point per ₹150 spent
IDFC FIRST Bank	IDFC FIRST Millennia	Up to 10 points per ₹150 spent
	IDFC FIRST Select	Up to 10 points per ₹150 spent

MISCELLANEOUS SPENDS: SHOULD YOU SWIPE OR NOT?

Some recurring payments such as insurance premiums, wallet/top-up loads, online education fees, and subscriptions can be surprisingly rewarding if routed through the right credit cards. However, there are certain caveats with each. Here are some common everyday spends and whether you should put them on credit cards.

Insurance Premiums

Most credit cards exclude insurance, but some may allow you to earn points. It is a wise move to route this spend through credit cards only if you are getting good value-back.

Pros: Quick rewards accumulation due to high-ticket payment.

Cons: No value-back on most cards; additional charges may apply.

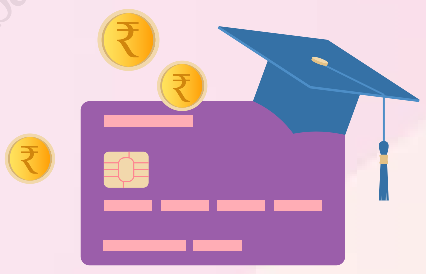
Wallet Loads & Prepaid Payments

Many banks now restrict high-value wallet transactions under fair usage policies. Pay only if your bank offers cashback/rewards on wallet loads.

Pros: Earn cashback/points for everyday digital transactions.

Cons: Caps apply; high-value loads may trigger extra fees.

Education Payments via Third-party Apps



Some banks allow credit card payments for tuition, online courses, and skill-based programs—but often with a 1% fee beyond certain thresholds.

Pros: Manage large payments with interest-free credit; earn rewards if eligible.

Cons: Extra charges can outweigh rewards; may be excluded entirely.

paisabazaar.com
HAR SAPNA HOGA SACH

HOW SAURABH EARNS OVER ₹2,000 A MONTH - JUST ON EVERYDAY SPENDS

For Saurabh, a 31-year old marketing professional, credit cards are not just about big-ticket purchases — they are a tool for saving on everyday expenses.

His monthly spends tell a familiar story for most of us:

Grocery Spends: ₹12,000 – ₹15,000
UPI transactions: ₹8,000 – ₹10,000
Utility Bills: ₹12,000 – ₹15,000
Other Online Spends: ₹20,000 – ₹25,000

But what sets Saurabh apart is how he has mapped each spend to the right card.

Spend Category	Credit Card	Amount	Value-back
Groceries	Swiggy HDFC Credit Card (10% back on Instamart)	₹12,000	₹1,200
UPI & Other Online Spends	YES BANK Paisabazaar PaisaSave (3% cashback on online spends; 1.5% cashback on UPI spends above ₹2,000)	UPI Spends: ₹6,000 Other Online Spends: ₹9,000	UPI Spends: ₹90 Other Online Spends: ₹270
Utility Bills	YES BANK Paisabazaar PaisaSave (3% cashback on online spends; 1.5% cashback on UPI spends above ₹2,000)	Airtel Spends: ₹5,000 Other Utility Bills: ₹5,000	Airtel Spends: ₹250* Other Utility Spends: ₹250*

*capping reached

Total Spends = ₹37,000 | Total Value-back = ₹2,060

> "Most people look at credit cards as a way to earn rewards on travel or luxury spends. But I've realised the real value is in everyday payments. Groceries, rent, or even a UPI scan — these are things I'd spend on anyway. With the right card, they're now helping me save every single month. It's like turning my daily expenses into a steady reward system."

To find the best credit cards for you, visit Paisabazaar

paisabazaar.com™

HAR SAPNA HOGA SACH

For any queries, write to:
rupanshi@paisabazaar.com & latikag@paisabazaar.com

Content: Rupanshi Thapa & Latika Gupta
Design: Upendra Prasad