

Top Secured Credit Cards

Secured Card	Annual Fee (in Rs.)	Min. FD Amount (in Rs.)	Credit Limit (% of FD amount)	Cash Withdraw Limit (% of credit limit)	Forex Mark-up	Reward Benefits	RP Value	Other Features & Benefits
AU NOMO Credit Card	Nil	20,000	N/A	N/A	0.99%	<ul style="list-style-type: none">2 RPs per Rs. 100 spent on retail1 RP per Rs. 100 spent on utility & insurance spends, up to 100 RPs per spendMonthly earnings are capped at 5,000 RPs	Rs. 0.25	<ul style="list-style-type: none">500 RPs on the 1st spend within the 1st 30 days2 domestic airport lounge visits on Rs. 20,000 quarterly spends2 railway lounge visits per quarter500 RPs on Rs. 25,000 quarterly retail spendsExtra 500 RPs on Rs. 50,000 quarterly retail spends
Axis MY ZONE EASY Credit Card	500	15,000	N/A	100%	3.50%	4 RPs per Rs. 200 spent domestically	Rs. 0.20	<ul style="list-style-type: none">25% cashback, up to Rs. 1,000 per year, on movie ticketsUp to 15% off at partner restaurants via Dining Delights program
Axis Bank Privilege Easy Credit Card	1,500	65,000	N/A	N/A	3.50%	10 RPs per Rs. 200 spent	Rs. 0.20	<ul style="list-style-type: none">12,500 RPs on the 1st card spend and joining fee payment2 domestic airport lounge visits on Rs. 50,000 quarterly spendsUp to 15% off at partner restaurants via Dining Delights program10,000 RPs on Rs. 2.5 lakh annual spendsAnnual fee reversal on Rs. 5 lakh annual spends
Bank of Baroda Prime Credit Card	Nil	30,000	N/A	N/A	3.50%	2 RPs per Rs. 100 spent	Rs. 0.20	500 RPs on spending Rs. 5,000 within the 1st 60 days
ICICI Bank Instant Platinum Credit Card	Nil	50,000	90%	N/A	3.50%	2 RPs per Rs. 100 spent	Rs. 0.25	25% off, up to Rs. 100, on booking min. 2 tickets on BookMyShow, twice a month
IDBI Imperium Platinum Credit Card	499	20,000	85%	70%	3.50%	2 Delight Points per Rs. 150 spent	N/A	<ul style="list-style-type: none">500 Delight Points on spending Rs. 1,500 within the 1st 30 days or 300 points on spending between 31 & 90 daysAnnual fee waiver on Rs. 75,000 annual spends
IDFC FIRST EA₹N Credit Card	499	5,000	100%	N/A	3.50%	<ul style="list-style-type: none">Bonus cashback of 8% on hotel & 4% on flight bookings under 'Travel & Shop' section on IDFC FIRST Bank app1% cashback on UPI spends made via IDFC FIRST Bank app0.5% cashback on UPI spends made via other 3rd party apps and on online, utility, wallet load & insurance spendsMonthly bonus cashback is capped at Rs. 2,000 & regular cashback is capped at Rs. 500	Rs. 1	<ul style="list-style-type: none">100% cashback, up to Rs. 500, on the 1st UPI spend made within the 1st 15 days5% cashback, up to Rs. 1,000, on the 1st EMI transaction value spent within the 1st 30 days100% cashback, up to Rs. 50 each, on the 1st 4 UPI spends via IDFC FIRST Bank app within 15 days of annual fee being charged25% off, up to Rs. 100, on District app, once a month20% off at partner restaurantsRoadside assistance of Rs. 1,399, 4 times a year
IDFC FIRST WOW Credit Card	Nil	20,000	100%	100%	Nil	<ul style="list-style-type: none">4 RPs per Rs. 150 spent1 RP per Rs. 150 spent on insurance & utilities	Rs. 0.25	Foreign currency cash withdrawal at Rs. 199, with no interest for up to 45 days
Kotak 811 #DreamDifferent Credit Card	Nil	10,000	90%	90%	3.50%	<ul style="list-style-type: none">4 RPs per Rs. 100 spent online1 RP per Rs. 100 spent offline	Rs. 0.25	<ul style="list-style-type: none">3 Months OTTPlay subscription at Rs. 1^Rs. 250 Woohoo voucher on Rs.1,000 spent within the 1st 30 days^Rs. 250 Amazon voucher on Rs. 36,000 annual spends or Rs. 1,000 Amazon voucher on Rs. 72,000 annual spends on RuPay card variantRs. 750 cashback on Rs. 75,000 annual spends on Visa card variant
SBI Unnati Credit Card	499*	25,000	N/A	N/A	3.50%	1 RP per Rs. 100 spent	Rs. 0.25	Rs. 500 cashback on Rs. 50,000 annual spends
SimpliFi Fi Federal Credit Card	Nil	15,000	90%	N/A	3.50%	<ul style="list-style-type: none">2 Fi-points per Rs. 100 spent on weekends1 Fi-point per Rs. 100 spent on weekdaysMonthly earnings are capped at 1,200 points	N/A	<ul style="list-style-type: none">1 domestic airport lounge visit per quarter20% off on Zomato, District & BookMyShow on weekends

RP = Reward Point

*Applicable from 5th year onwards

^Welcome offer applicable from 1st Oct to 31st Dec 2025

TnC Apply

Information is sourced from official card provider websites as of 09 Oct 2025