

# Best Credit Cards for Insurance Payments

Provider	Credit Card	Joining Fee*	Annual Fee*	Rewards on Insurance Spends	Max. Value-back	Capping
Axis Bank	AURA Credit Card	Rs. 749	Rs. 749	10 RPs per Rs. 200 spent	1%	Insurance spends of up to Rs. 10,000
HDFC Bank	6E Rewards - IndiGo Credit Card	Rs. 500	Rs. 500	1 6E Reward per Rs. 100 spent	1%	2,000 6E Rewards per day on insurance spends
	6E Rewards XL- IndiGo Credit Card	Rs. 1,500	Rs. 1,500	2 6E Rewards per Rs. 100 spent	2%	
	Diners Club Privilege Credit Card	Rs. 1,000	Rs. 1,000	4 RPs per Rs. 150 spent	1.33%	2,000 RPs per day on insurance spends
	Marriott Bonvoy Credit Card	Rs. 3,000	Rs. 3,000	2 MBPs per Rs. 150 spent	1.33%	-
	Millennia Credit Card	Rs. 1,000	Rs. 1,000	1% CPs	1%	1,000 CPs per month on 1% CPs category spends
	Pixel Go/ Pixel Play Credit Card	Go: Rs. 250 Play: Rs. 500	Go: Rs. 250 Play: Rs. 500	1% CPs	1%	• 2,000 CPs per day on insurance spends • 500 CPs per month on total UPI spends
	Regalia Gold Credit Card	Rs. 2,500	Rs. 2,500	4 RPs per Rs. 150 spent	1.73%	2,000 RPs per day on insurance spends
	Swiggy Credit Card	Rs. 500	Rs. 500	1% cashback	1%	Rs. 500 cashback per month on 1% cashback category spends
	Tata Neu Infinity Credit Card	Rs. 1,499	Rs. 1,499	1.5% back as NeuCoins	1.50%	500 NeuCoins per month on total UPI spends
	Tata Neu Plus Credit Card	Rs. 499	Rs. 499	1% back as NeuCoins	1%	
ICICI Bank	Amazon Pay Credit Card	Nil	Nil	1% cashback	1%	-
	MMT Credit Card	Rs. 999	Rs. 999	1 MyCash per Rs. 100 spent	1%	1,000 MyCash per year on insurance spends
IDFC FIRST Bank	LIC Classic Credit Card	Nil	Nil	6 RPs per Rs. 125 spent on LIC insurance premiums	1.20%	-
	LIC Select Credit Card	Nil	Nil	10 RPs per Rs. 125 spent on LIC insurance premiums	2%	-
SBI Card	Elite/ Shaurya Select/ Pulse/ Prime/ Reliance Prime Credit Card	Elite: Rs. 4,999 Shaurya Select: Nil Pulse: Rs. 1,499 Others: Rs. 2,999	Elite: Rs. 4,999 Shaurya Select & Pulse: Rs. 1,499 Others: Rs. 2,999	2 RPs per Rs. 100 spent	0.50%	-
	OLA Money Credit Card	Nil	Rs. 499	1% RPs	1%	-
	SimplyCLICK Credit Card	Rs. 499	Rs. 499	• 5 RPs per Rs. 100 spent online • 1 RP per Rs. 100 spent after 5 RPs capping	1.25%	10,000 RPs per month on 5 RPs category spends, post which 1X RPs are applicable
	Tata Neu Infinity Credit Card	Rs. 1,499	Rs. 1,499	1.5% back as NeuCoins	1.50%	• 2,000 NeuCoins per month on insurance spends
	Tata Neu Plus Credit Card	Rs. 499	Rs. 499	1% back as NeuCoins	1%	• 500 NeuCoins per month on total UPI spends
	Titan Credit Card	Rs. 2,999	Rs. 2,999	6 RPs per Rs. 100 spent	1.50%	6,000 RPs per month on total spends
SCB	Smart Credit Card	Rs. 499	Rs. 499	2% cashback on online spends	2%	Rs. 1,000 cashback per month on 2% cashback category spends
YES Bank	Marquee Credit Card	Rs. 9,999	Rs. 4,999	10 RPs per Rs. 200 spent	1.25%	1 lakh RPs per month on total spends
Premium Credit Cards						
HDFC Bank	Infinia Metal Edition/ Diners Club Black Metal/ H.O.G. Diners Club Credit Card	Infinia: Rs. 12,500 Others: Rs. 10,000	Infinia: Rs. 12,500 Others: Rs. 10,000	5 RPs per Rs. 150 spent	3.33%	5,000 RPs per day on insurance spends
ICICI Bank	Emeralde Private Metal Credit Card	Rs. 12,499	Rs. 12,499	6 RPs per Rs. 200 spent	3%	
	Times Black Credit Card	Rs. 20,000	Rs. 20,000	2% RPs	2%	5,000 RPs per month on insurance, utility, education & govt. spends combined
YES Bank	Private/ Private Prime Credit Card	Private: Rs. 50,000 Private Prime: Rs. 20,000	Rs. 10,000	20 RPs per Rs. 200 spent	2.50%	As per the latest lender's norms

TnC Apply  
\*Plus applicable taxes | RPs = Reward Points | MBPs = Marriott Bonvoy Points | CPs = CashPoints