Best Credit Cards for Grocery Purchases



			Tologia Carasio Cocció i Cicara		HAR SAPNA HOGA SACH
Provider	Credit Card	Annual Fee	Benefits on Grocery Spends	Max. Value-back	Monthly Capping
Amex	SmartEarn™ Credit Card	Rs. 495	 10X RPs on Blinkit, Flipkart, etc. 5X RPs on Amazon 1 RP per Rs. 50 spent on other categories 500 RPs on Rs. 2,500 monthly spends on 10X brands, except Zomato 250 RPs on Rs. 2,500 monthly spends on Amazon 	5%	 10X RPs brands combined: 500 RPs (except Zomato & EMT) Amazon: 250 RPs
Axis Bank	Cashback Credit Card	Rs. 1,000	 7% cashback on monthly online spends of >Rs. 40,000 5% cashback on monthly online spends of Rs. 5,001 to Rs. 40,000 2% cashback on monthly online spends of up to Rs. 5,000 0.75% cashback on offline & travel spends 	7%	 7% cashback: Rs. 2,150 5% cashback: Rs. 1,750 2% cashback: Rs. 100
	Flipkart Credit Card	Rs. 500	 5% cashback on Flipkart & Cleartrip 1% cashback on spends apart from Flipkart & preferred merchants Rs. 500 Flipkart voucher on making the 1st spend within 30 days of card issuance 	5%	
	Neo Credit Card	Rs. 250	 10% off on Blinkit on min. order of Rs. 750 1 RP per Rs. 200 spent 	10%	Blinkit: Rs. 250 off
	Rewards Credit Card	Rs. 1,000	 20 RPs per Rs. 125 spent at departmental & apparel stores 2 RPs per Rs. 125 spent on other categories 	3.20%	20 RPs category: 1,120 RPs, post whice 2 RPs are applicable
Federal Bank	AmpliFi Credit Card	Rs. 2,000	 100 Fi-coins per Rs. 100 spent on select brands* on reaching Rs. 15,000 monthly spends 20 Fi-coins per Rs. 100 spent on other categories 	3%	
	6E Rewards XL IndiGo Credit Card	Rs. 1,500	3 6E Rewards per Rs. 100 spent on grocery, dining & entertainment	3%	Grocery: 2,000 RPs
	IndianOil Credit Card	Rs. 500	5% Fuel Points on groceries & bill payments	4.80%	Each 5% category: 100 Fuel Points
	MoneyBack+ Credit Card	Rs. 500	 20 CPs per Rs. 150 spent on Amazon, Flipkart, Swiggy, Reliance Smart SuperStore & BigBasket 2 CPs per Rs. 150 spent on other categories 	3.33%	20 CPs category: 2,500 CPs
HDFC Bank	Millennia Credit Card	Rs. 1,000	 5% cashback on Amazon, Flipkart, etc. 1% cashback on other spends 	5%	5% cashback: Rs. 1,0001% cashback: Rs. 1,000
	Pixel Play Credit Card	Rs. 500	 5% cashback on Blinkit & Reliance Smart Bazaar if Grocery is one of the preferred packs 3% cashback on Amazon/ Flipkart/ PayZapp (any 1) 1% cashback on other spends 	5%	 5% cashback: Rs. 500 3% cashback: Rs. 500
	Tata Neu Infinity Credit Card	Rs. 1,499	 5% NeuCoins on non-EMI spends on Tata Neu & partner brands 1.5% NeuCoins on non-Tata brands & EMI spends 	5%	Grocery: 2,000 NeuCoins
HSBC	Live+ Credit Card	Rs. 999	10% cashback on grocery, dining & food delivery	10%	10% cashback: Rs. 1,000
ICICI Bank	Amazon Pay Credit card	Nil	 5% back on Amazon India for Prime members 3% back on Amazon India for non-Prime members 2% back on Amazon Pay merchant websites through Amazon Pay payments 1% back for other spends 	5%	
	HPCL Super Saver Credit Card	Rs. 500	 20 RPs per Rs. 100 spent on departmental stores, mobile bills & electricity bills 2 RPs per Rs. 100 spent on other retail spends 	5%	20 RPs category: Rs. 100 worth of RPs
IDFC FIRST Bank	Power+ Credit Card	Rs. 499	30 RPs per Rs. 150 spent on grocery & utility	5%	
Kotak Mahindra Bank	IndiGo Ka-ching 6E Rewards XL Credit Card	Rs. 1,500	3 6E Rewards per Rs. 100 spent on grocery, dining & entertainment	3%	
	Myntra Credit Card	Rs. 500	 5% cashback on preferred partners, like Swiggy Instamart, Swiggy, etc. 1.25% cashback on other spends, except Myntra & partners 	5%	5% cashback: Rs. 1,000
RBL Bank	Shoprite Credit Card	Rs. 500	20 RPs per Rs. 100 spent on grocery	5%	1,000 RPs
SBI Card	Cashback Credit Card	Rs. 999	 5% cashback on online spends 1% cashback on offline spends 	5%	Combined monthly spends: Rs. 5,000
	Lifestyle Home Center PRIME/ Max PRIME/ Spar PRIME Credit Cards	Rs. 2,999	 15 RPs per Rs. 100 spent at online & retail Landmark Stores, including Spar 2 RPs per Rs. 100 spent on other spends 	3.75%	
	Reliance PRIME Credit Card	Rs. 2,999	 10 RPs per Rs. 100 spent on participating Reliance Retail Stores 2 RPs per Rs. 100 spent on other categories 	2.50%	
	Tata Neu Infinity Credit Card	Rs. 1,499	 5% NeuCoins on Tata Neu and partner Tata brands** 1.5% NeuCoins on other spends 	5%**	Grocery: 2,000 NeuCoins
SCB	Ultimate Credit Card	Rs. 5,000	5 RPs per Rs. 150 spent	3.33%	
	Marquee Credit Card	Rs. 4,999	 36 RPs per Rs. 200 spent online 18 RPs per Rs. 200 spent offline 	4.50%	Combined monthly spends: 1 lakh R

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*Partners include Swiggy, BigBasket, Zepto, Flipkart, Amazon, DMart, etc.

**Additional 5% NeuCoins on select categories on Tata Neu

^Plus applicable taxes