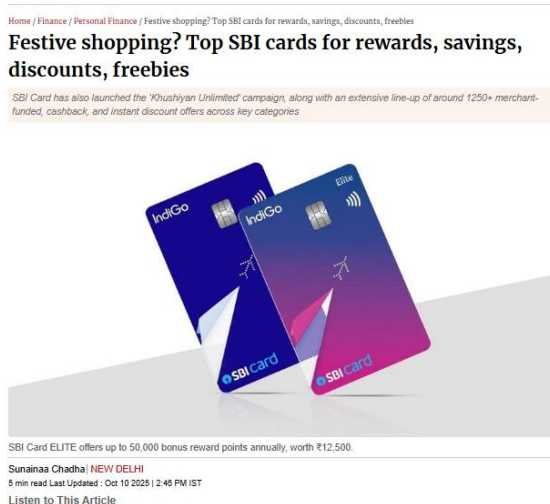


Business Standard

[Festive shopping? Top SBI cards for rewards, savings, discounts, freebies](#)

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Business Standard



The festive season in India brings with it a sense of joy, celebration, and togetherness. But it also comes with increased spending — from shopping and dining to travel and gifting. While these expenses can quickly add up, using the right credit card can help you save more, earn attractive rewards, and enjoy special offers that make every purchase more rewarding.

This year, SBI Card has launched its “Khushiyan Unlimited” festive campaign, offering 1,250+ merchant-funded cashback and instant discount offers across key categories such as e-commerce, jewellery, fashion, furniture, and grocery. Customers can enjoy up to 27.5% instant discount on EMI purchases of popular brands like Samsung, LG, Sony, OPPO, HP, Whirlpool, and more — making it one of the most comprehensive festive reward line-ups yet.

Here’s a look at some of the top SBI credit cards that can help you make the most of your festive spending:

1. AURUM – The Ultimate in Luxury and Lifestyle

The AURUM SBI Card is designed for those who value indulgence. It offers exclusive privileges like access to 1,000+ airport lounges worldwide, Club Marriott membership, and complimentary spa services at select airports.

Cardholders can earn e-gift vouchers worth ₹5,000 from Tata Cliq Luxury on annual spends of ₹5 lakh and up to ₹20,000 Apple Premium Reseller vouchers on annual spends of ₹20 lakh.

Annual Fee: ₹9,999 (waived on ₹12 lakh annual spend)

Extra Perks: ₹1,000 monthly BookMyShow movie tickets, concierge service, Taj Experiences vouchers

Best for: High-spenders seeking luxury experiences and premium travel comfort.

2. SBI Card ELITE – For Lifestyle and Entertainment Lovers

A perfect blend of rewards and privileges, the SBI Card ELITE offers up to 50,000 bonus reward points annually, worth ₹12,500. Cardholders also enjoy 5X rewards on dining, grocery, and departmental store purchases, plus free movie tickets worth ₹6,000 annually.

Annual Fee: ₹4,999

Welcome Gift: ₹5,000 e-gift voucher

Protection: Complimentary fraud liability cover up to ₹1 lakh

Best for: Consumers who frequently dine out, shop, and love entertainment.

3. SBI Card MILES ELITE – For the Frequent Flyer

If you're a travel enthusiast, the MILES ELITE is tailor-made for you. You earn 6 travel credits per ₹200 on travel spends and enjoy Priority Pass membership with 6 international and 8 domestic lounge visits every year.

Annual Fee: ₹4,999 (reversed on ₹15 lakh annual spends)

Welcome Benefit: 5,000 travel credits

Forex Markup: Just 1.99%

Best for: Frequent travellers seeking lounge access and travel redemption flexibility.

4. SimplyCLICK SBI Card – The Smart Online Shopper's Choice

Online shoppers can rejoice with the SimplyCLICK SBI Card, which rewards you for every click. Earn 10X reward points on spends with partner brands like Apollo 24x7, Myntra, Swiggy, and BookMyShow, and 5X points on other online purchases.

Joining Fee: ₹499 (waived on ₹1 lakh annual spend)

Welcome Gift: ₹500 Amazon gift card

Milestone Rewards: ₹4,000 worth of travel vouchers on ₹2 lakh annual online spends

Best for: Young professionals and digital-first shoppers.

5. Flipkart SBI Card – Cashback Powerhouse for Shopaholics

The Flipkart SBI Card is built for value seekers who love online shopping. Cardholders enjoy 5% cashback on Flipkart, 7.5% on Myntra, and up to 12% off on Cleartrip bookings.

Joining Fee: ₹500

Welcome Benefit: ₹1,250 worth of Flipkart vouchers

Monthly Cashback: Auto-credited to card account

Best for: Frequent Flipkart and Myntra shoppers looking for instant savings.

6. IndiGo SBI Card ELITE – For Domestic Travel Enthusiasts

Frequent flyers within India can make the most of the IndiGo SBI Card ELITE. Cardholders earn up to 7 IndiGo BluChips per ₹100 spent on IndiGo, plus 8 domestic and 6 international lounge visits per year.

Annual Fee: ₹4,999

Milestone Reward: 6,000 IndiGo BluChips on each spend tier milestone

Fuel Waiver: 1% across Indian petrol pumps

Best for: Business travellers and frequent fliers looking for maximum travel value.

7. Tata Neu Infinity SBI Card – Rewarding the Tata Ecosystem User

For those deeply integrated into the Tata universe, the Tata Neu Infinity SBI Card offers 5% value back in NeuCoins on Tata brand spends, plus additional perks on travel and lifestyle.

Annual Fee: ₹1,499 (waived on ₹3 lakh annual spend)

Welcome Benefit: 1,499 NeuCoins

Lounge Access: 8 domestic, 4 international per year

Best for: Regular shoppers on Tata Neu, Croma, Air India, or IHCL properties.

8. PhonePe SBI Card SELECT BLACK – Everyday Digital Convenience

For digital-first users, the PhonePe SBI Card SELECT BLACK merges everyday convenience with premium privileges. Enjoy 10 reward points per ₹100 on PhonePe and Pincode spends, and ₹5,000 travel voucher on ₹5 lakh annual spend.

Annual Fee: ₹1,499 (waived on ₹3 lakh spends)

Welcome Gift: ₹1,500 PhonePe voucher

Bonus: Complimentary lounge access and Priority Pass

Best for: PhonePe users seeking rewards on daily transactions and travel perks.

Choosing the Right Card This Festive Season

From super-premium cards like AURUM to value-driven options like SimplyCLICK and Flipkart SBI Card, SBI offers a wide spectrum catering to every type of spender.

When choosing your card, consider:

Your primary spending category: shopping, travel, or lifestyle.

Annual fees vs. benefits: ensure perks justify the cost.

Redemption flexibility: vouchers, cashback, or travel credits.

With the right credit card in your wallet, this festive season's shopping can turn into an opportunity to save more, earn more, and celebrate smarter.