

Business Standard

[Want travel, shopping rewards or cashback? Top credit cards listed](#)

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Travel perks to cashback offers, here's how top credit cards cater to shopping, lifestyle and everyday spending needs



Choosing the right credit card today is less about borrowing and more about matching spending habits with rewards. With travel, online shopping and everyday digital payments rising sharply in India, credit cards are increasingly being used as lifestyle optimisation tools rather than emergency credit lines.

Banks and card issuers are now segmenting products around specific spending behaviours, travel, cashback, premium experiences or daily essentials, allowing users to extract measurable value from routine expenses.

Here is an explainer on key credit card categories and prominent offerings from SBI Card that cater to different consumer needs.

Premium lifestyle and travel cards

High-income consumers or frequent travellers typically benefit most from premium cards offering lounge access, concierge services and travel rewards.

AURUM, positioned as a super-premium card, focuses on luxury travel and dining benefits. Cardholders get access to more than 1,000 airport lounges globally along with complimentary spa services at select Indian airports. The annual fee of Rs 9,999 is waived on annual spends of Rs 12 lakh, making it viable mainly for high spenders.

Similarly, SBI Card ELITE targets lifestyle-focused users with accelerated reward points on dining, groceries and departmental store spending, along with annual movie and shopping benefits.

For travel-heavy users, SBI Card MILES ELITE and its variants convert spending into travel credits redeemable for flights and hotels while offering lower foreign exchange markup, an important cost factor for international travellers.

Cards designed for online and daily spending

Not all users require premium privileges. For many households, value lies in everyday savings.

SimplyCLICK SBI Card is geared towards online shoppers, offering higher reward points on e-commerce platforms and milestone travel vouchers linked to annual online spending.

SimplySAVE SBI Card focuses on routine expenses, such as groceries, dining and fuel, along with surcharge waivers at petrol pumps.

These entry-level cards carry lower annual fees and are often suitable for first-time credit card users.

Cashback and balanced lifestyle options

Cashback cards have gained popularity among consumers seeking straightforward savings instead of complex reward structures.

The Cashback SBI Card offers flat cashback on online and offline transactions without merchant restrictions, appealing to users who prefer predictable returns.

Meanwhile, SBI Card PRIME attempts a middle path by combining travel perks, shopping rewards and milestone benefits, making it suitable for diversified spending patterns.

Wellness-focused credit cards

A newer trend in card design links financial products with health and lifestyle benefits. SBI Card Pulse, for instance, bundles fitness memberships and health-related subscriptions alongside reward incentives.

How to choose the right card

Before applying, consumers should evaluate:

Primary spending category (travel, shopping or essentials)

Annual fee versus achievable fee waiver conditions

Reward redemption flexibility

Foreign transaction charges for overseas use

A credit card delivers real value only when aligned with spending behaviour. Used strategically and paid in full each month, it can function as a savings and rewards instrument rather than being a debt trap.