




SBI CARDS

Features, Benefits & Application Process

VALID FROM : JUNE 2023






				
		SBI Card ELITE	SBI Card PRIME	Club Vistara SBI Card Prime
Card Type	Card Category	Super Premium	Premium	Premium
	Benefits	Rewards	Rewards	Rewards
Sourcing Criteria	Age Criteria	Salaried : 21 to 65 Years Self-Employed : 25 to 65 Years		
	Employment Type	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed
	Min Monthly Income (₹)	More than 40K / More than 30k	More than 40K / More than 30k	More than 15K / More than 30k
	OBC Limit (₹)	More than 25K	More than 25K	More than 30K
Fees	First Year Fee (₹)	4,999	2,999	2,999
	Renewal Fee (₹)	4,999	2,999	2,999
	Annual Fee Waiver	Reversed on annual spends of ₹10 Lacs	On spends of ₹3 Lacs in a year	-
Welcome Benefits		e-Gift voucher of ₹5,000 on Yatra.com, Hush Puppies / Bata, Pantaloons, Aditya Birla Fashion or Shoppers Stop	E-gift voucher of ₹3,000 from given brands: Yatra.com, Hush Puppies/ Bata, Pantaloons and Shoppers Stop	1-way Premium Economy class ticket E-Gift Voucher & Club Vistara silver membership on paying Annual fee
Complimentary Lounge Access		<ul style="list-style-type: none"> • 6 Complimentary visits / year to Airport Lounges outside India • 8 Complimentary Domestic Airport Lounge visits every quarter in India 	<ul style="list-style-type: none"> • 4 visits/ yr to International Lounges under the Priority Pass Program • 8 visits/ year to Domestic Lounges under the VISA Lounge Program in India (max. 2 visits per quarter) 	8 & 4 complimentary domestic and international lounge access respectively
Complimentary Membership		Membership to the Priority Pass Program, Trident privilege program, Club Vistara & Club Vistara Silver	Complimentary Trident Privilege Red Tier Membership & Club Vistara Membership	Complimentary Priority Pass membership
Rewards & Cashbacks	Usage Benefits	<ul style="list-style-type: none"> • 10 RPs on every ₹100 spend at Dining, Departmental Stores and Grocery Stores • 2 RPs per ₹100 spend on all other spends and International transactions, except fuel 	<ul style="list-style-type: none"> • 20 RPs per ₹100 on birthday & Utility Bills payments • 2 RPs per ₹100 on all other retail spends except fuel. • 10 RPs per ₹100 on Dining, Groceries, Departmental stores & Movie spends 	<ul style="list-style-type: none"> • 9 CV points / ₹100 spend • 4 CV Point/ ₹200 spent on all spends (including fuel, excluding cash advance, balance transfer, encash, financial charges, flexipay, merchant EMI, wallet transactions, and disputed transactions)
	Online Spends	2 movie tickets worth ₹500/month at bookmyshow.com (₹6000 per year)	-	-
	Milestone Bonus	<ul style="list-style-type: none"> • 15,000 bonus Reward Points on annual spends of ₹5 Lacs & ₹8 Lacs • Up to 50,000 RPs worth ₹12.5K on spending ₹8 Lacs in a year 	<ul style="list-style-type: none"> • Pizza Hut e-voucher of ₹1000 on spends of ₹50K in a calendar quarter • Yatra.com / Pantaloons e-gift voucher of ₹7K on annual spends of ₹5 Lacs 	<ul style="list-style-type: none"> • 3000 bonus CV on spending ₹75K within 90 days of card issuance. • 1 Hotel E-Voucher from Yatra worth ₹10,000 & 1 premium economy ticket on reaching annual spends of ₹8 Lacs
	Extra Category Benefits	<ul style="list-style-type: none"> • 9 Club Vistara Points for every ₹100 spent on Vistara flights • Foreign Currency Mark-up Charge of 1.99% on International usage • Fraud Liability Cover of ₹1 Lac • 1,500 Points on first stay & ₹1,000 hotel credit on extended night stay 	9 Club Vistara Points for every ₹100 spent on Vistara flights	<ul style="list-style-type: none"> • Travel Cancellation Cover - Up to 6 cancellations per year, each limited to ₹3,500 • Lost card & fraud liability up to ₹1 lac • Baggage Damage Cover: ₹5000 • Air Accident Cover: ₹1 Cr • Loss of check-in baggage: ₹72K • Delay of check-in baggage: ₹7,500 • Loss of travel documents: ₹12.5K
	Fuel	1% surcharge waiver up to ₹250/ mo on purchase of fuel (₹500 to ₹4,000)	-	-

SBI CARDS

Features, Benefits & Application Process

VALID FROM : JUNE 2023






				
		SBI Card Pulse	IRCTC SBI Card Premier	BPCL SBI Card Octane
Card Type	Card Category	Premium	Premium	Premium
	Benefits	Rewards	Rewards	Rewards
Sourcing Criteria	Age Criteria	Salaried : 21 to 65 Years Self-Employed : 25 to 65 Years		
	Employment Type	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed
	Min Monthly Income (₹)	More than 20K / More than 30K	More than 15K / More than 30k	More than 15K / More than 30k
	OBC Limit (₹)	More than 25K	More than 30K	More than 30K
Fees	First Year Fee (₹)	1,499	1499	1499
	Renewal Fee (₹)	1,499	1499	1499
	Annual Fee Waiver	Reversed on annual spends of ₹2 Lacs	Reversed on annual spends of ₹2 Lacs	-
Welcome Benefits		Noise colorfit Pulse 2 Max smartwatch worth ₹5,999	1500 RPs equivalent to ₹1500 on payment of first annual fee.	• 6000 RPs worth ₹1500 on payment of joining fee.
Complimentary Lounge Access		Complimentary 8 Domestic Lounge visits (Restricted to 2 per quarter)	8 complimentary Railway Lounge access in a year (Max 2 per quarter)	4 complimentary Domestic Airport Lounges in a year.
Complimentary Membership		Membership to priority pass program, 2 month FITPASS PRO and Netmeds First Memberships	-	-
Rewards & Cashbacks	Usage Benefits	<ul style="list-style-type: none"> • 10 RPs per ₹100 spend at Dining, Chemist Stores • 2 RPs per ₹100 on all his normal spends • 1% on all other (offline) spends (Max. CB of ₹500/ calendar month) • 90 days Interest - Free credit period on retail balance 	<ul style="list-style-type: none"> • 10 RPS / ₹100 on tickets purchases through irctc.co.in for AC1, AC2, AC3 and AC CC • 5 RPs per ₹100 on Air tickets booked on www.air.irctc.co.in & E-catering purchases on www.ecatering.irctc.co.in • 1 RPs per ₹125 spent on other retail purchases (Non fuel) including railway ticket purchases at www.irctc.co.in 	<ul style="list-style-type: none"> • 10 RP/ ₹100 spent at Groceries, Departmental stores, Movies & Dining • 25 RP on BPCL fuel & Lubricants. • 25 RP on Bharat Gas (Website & App only)
	Online Spends	2% CB on all online spends (Max. CB of ₹1000 / calendar month)	-	-
	Milestone Bonus	-	<ul style="list-style-type: none"> • 2,500 & 5,000 RPs on annual travel spends* of ₹50K & ₹1 Lac respectively • ₹7500 worth benefits on ₹1 Lac travel spends 	E-gift vouchers of ₹2,000 on spends of ₹3 lakhs of Aditya Birla Fashion/ Yatra/ HushPuppies.
	Extra Category Benefits	<ul style="list-style-type: none"> • Netmeds ₹1.5k vouchers on spending ₹4 Lacs • Fraud Liability Cover up to ₹1 lac • Air Accident Cover up to ₹50 Lacs • Foreign Currency Mark-up Charge of 1.99% on International usage • 1,500 Points on first stay & ₹1,000 hotel credit on extended night stay 	<ul style="list-style-type: none"> • Rail Accident Insurance of ₹10 Lacs • Air Accident insurance of ₹50 Lacs • Fraud Liability cover of ₹1 Lac 	-
	Fuel	1% fuel surcharge waiver up to ₹250 monthly, on transactions between ₹500 to ₹4000	1% fuel surcharge waiver up to ₹250 monthly, on transactions between ₹500 to ₹4000	<ul style="list-style-type: none"> • 7.25% Value back • 25X RPs / 6.25% + 1% Fuel surcharge waiver on transaction up to ₹4,000

SBI CARDS

Features, Benefits & Application Process

VALID FROM : JUNE 2023



				
		Club Vistara SBI Card	BPCL SBI Card	IRCTC SBI Platinum Card
Card Type	Card Category	Premium	Entry Level	Entry level
	Benefits	Rewards	Rewards	Rewards
Sourcing Criteria	Age Criteria	Salaried : 21 to 65 Years Self-Employed : 25 to 65 Years		
	Employment Type	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed
	Min Monthly Income (₹)	More than 15K / More than 30k	More than 15K / More than 30K	More than 15K / More than 30k
	OBC Limit (₹)	More than 30K	More than 30K	More than 30K
Fees	First Year Fee (₹)	1,499	499	500
	Renewal Fee (₹)	1,499	499	300
	Annual Fee Waiver	Reversed on annual spends of ₹2 Lacs	Reversed On spends of 50K in a year	-
Welcome Benefits		• 1 Economy class ticket as an E-Gift Voucher on payment of Annual fee. • Club Vistara base membership	2,000 Activation Bonus Reward Points worth ₹500 on payment of joining fee	350 bonus Reward Points on spends of ₹500 or more within 45 days of card issuance
Complimentary Lounge Access		4 Complimentary Domestic Lounge access	-	4 complimentary railway lounge access in a quarter to participating lounges in India
Rewards & Cashbacks	Usage Benefits	• 8 CV points per ₹100 spend • 3 CV Point/ ₹200 spent • 1000 CV points on spending ₹50,000 in 90 days of card issuance (excluding cash advance, balance transfer, encash, financial charges, flexipay, merchant EMI, wallet transactions and disputed transactions)	• 5 RPs on every ₹100 spent at Groceries, Departmental stores, Movies & Dining. • 1 RPs for every ₹100 spent on non-fuel retail purchases.	• 1 Reward Point/ ₹125 spend on all retail transaction • 10% value back as Reward Points on buying train tickets through IRCTC website for AC1, AC2, AC3 and AC CC categories. • Savings of 1% on railway ticket bookings transaction charges on IRCTC Website*
	Fuel	-	• 4.25 % Valueback • 13X* RPs equivalent to 3.25% + 1% Fuel surcharge waiver on every transaction of up to ₹4,000 at any BPCL petrol pump across the country. • Maximum surcharge waiver of ₹100 in a month, which is equivalent to Annual Savings of ₹1200.	1% fuel surcharge waiver* across all petrol pumps in India on transaction of ₹500 to ₹3000.
	Redemption Value	-	4 Reward Points = ₹1	1 Reward Point = 1 Rupee
Other Benefits		-	-	• Avail accommodation at over 5,000 hotels, covering 350 cities in India • ₹100 cash back on first ATM cash withdrawal within 30 days of receiving the card




VER 26/06-2023-F&B-SBI-CARDS-F&P-CC-3

SBI CARDS

Features, Benefits & Application Process

VALID FROM : JUNE 2023



				
		IRCTC Rupay SBI card	SimplySAVE SBI Card	SimplyCLICK SBI Card
Card Type	Card Category	Entry Level	Entry Level	Entry Level
	Benefits	Rewards	Rewards	Shopping
Sourcing Criteria	Age Criteria	Salaried : 21 to 65 Years Self-Employed : 25 to 65 Years		
	Employment Type	Salaried / Self-Employed	Salaried / Self-Employed	Salaried / Self-Employed
	Min Monthly Income (₹)	More than 15K / More than 30k	More than 20K / More than 30K	More than 20K / More than 30K
	OBC Limit (₹)	More than 30K	More than 25K	More than 25K
Fees	First Year Fee (₹)	500	499	499
	Renewal Fee (₹)	300	499	499
	Annual Fee Waiver	-	Reversed on spends of ₹1 Lac in the subsequent year	Reversed on spends of ₹1 Lac in the subsequent year
Welcome Benefits		350 activation bonus Reward Points on transaction of ₹500 or more within 45 days of card issuance.	2000 Reward Points worth ₹500 on spends of ₹2000 within first 60 days	Amazon Gift Card worth ₹500 on paying joining fee
Complimentary Lounge Access		4 complimentary railway lounge access in a quarter to participating lounges in India.	-	-
Rewards & Cashbacks	Usage Benefits	<ul style="list-style-type: none"> • 1 Reward Point/ ₹125 spend on all retail transaction • 10% value back as Reward Points on buying train tickets through IRCTC website for AC1, AC2, AC3 and AC CC categories. • Savings of 1% on railway ticket bookings transaction charges on IRCTC Website* 	<ul style="list-style-type: none"> • 1 Reward Point per ₹100 spent on all your other spends • 10 Reward Points per ₹150 spent on Dining, Movies, Departmental Stores and Grocery spends 	1 Reward Point / ₹100 on all spends
	Online Spends	-	-	<ul style="list-style-type: none"> • 10X reward points on exclusive partners like Cleartrip Bookmyshow EazyDiner Netmeds Apollo 24/7 • 5X rewards on all other online spends
	Milestone Bonus	-	-	E-voucher worth ₹2,000 each on annual online spends of ₹1 Lac & ₹2 Lacs
	Extra Category Benefits	-	<ul style="list-style-type: none"> • 9 Club Vistara Points for every ₹100 spent on Vistara flights • Foreign Currency Mark-up Charge of 1.99% on International usage • Fraud Liability Cover of ₹1 Lac • 1,500 Bonus Points on your first stay & additional ₹1,000 hotel credit on extended night stay 	-
	Fuel	-	1% Fuel surcharge waiver on transaction between ₹500 to ₹3,000 at any petrol pump in India to avail this offer	1% fuel surcharge up to ₹100 monthly for each transaction between ₹500 & ₹3000
	Redemption Value	-	4 Reward Points = ₹1	-