



LAKSHYA SIDHI GROUP

Set the lakshya. We deliver the sidhi.

Product Brochure — Credit Cards, Personal Loans, Accounts & Demat Trading
88 products · 29 partner banks, NBFCs & platforms

September 2026

ABOUT THIS BROCHURE

How to use this brochure

This brochure lists every credit card, personal loan, savings/FD account and demat & trading product available through Lakshya Sidhi Group, grouped by category. Each entry shows the issuing bank or NBFC, a short description of how the product is typically positioned, and a link to apply directly on the partner's own application page.

Lakshya Sidhi Group is an independent financial products marketplace and a registered referral (DSA) partner for the banks, NBFCs, brokers and platforms listed here. We are not a bank, NBFC or lending entity ourselves, and we do not underwrite, approve or service any product listed. All interest rates, fees, rewards and eligibility criteria are decided solely by the respective partner and can change without notice — the benefit highlights below describe how each product is generally positioned, not a guaranteed or current offer. Please confirm exact terms on the partner's own page before applying. Comparing and applying through Lakshya Sidhi Group is always free.

WHAT'S INSIDE

Credit Cards	70 products
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Credit Cards

70 cards across 21 banks and NBFCs — lifetime-free, travel, cashback, fuel, co-branded and premium.

AU Bank · Premium

Altura+

- Everyday rewards with airport lounge access on eligible spends
- Higher reward rates and premium privileges
- Priority service and exclusive access

[Apply on partner site →](#)

AU Bank · Everyday

Altura

- Everyday rewards with airport lounge access on eligible spends
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

AU Bank · Everyday

Credit Card

- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

AU Bank · Lifetime Free

Lifetime Free

- No joining or annual fee — ever
- A low-commitment way to start building credit history

[Apply on partner site →](#)

AU Bank · Premium

Vetta

- Mid-premium rewards and lifestyle privileges
- Higher reward rates and premium privileges
- Priority service and exclusive access

[Apply on partner site →](#)

AU Bank · Premium

Zenith

- Premium tier with elevated reward rates
- Priority privileges for higher spenders
- Higher reward rates and premium privileges

[Apply on partner site →](#)

Axis Bank · Premium

Amex Privilege

- Premium privileges on a wide acceptance network
- Elevated rewards for high spenders
- Higher reward rates and premium privileges

[Apply on partner site →](#)

Axis Bank · Co-branded

Flipkart

- Extra reward points on Flipkart purchases
- Unlimited valid on partner brands
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

Axis Bank · **Fuel** · RuPay

Indian Oil Rupay

- Fuel surcharge waiver at partner petrol pumps
- Extra rewards on fuel spends
- Works with UPI apps for everyday scan-and-pay spends

[Apply on partner site →](#)

Axis Bank · **Co-branded**

LIC Platinum

- Positioned for LIC premium payments
- Rewards on insurance-linked spends
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

Axis Bank · **Co-branded** · Premium

LIC Signature

- Positioned for LIC premium payments
- Rewards on insurance-linked spends
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

Axis Bank · **Rewards**

Neo

- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

Axis Bank · **Rewards**

Rewards

- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

Axis Bank · **Premium**

Select

- Curated privileges across dining, travel and lifestyle
- Higher reward rates and premium privileges
- Priority service and exclusive access

[Apply on partner site →](#)

Bank of Baroda · **Everyday**

Easy

- No-fuss entry-level card with everyday benefits
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

Bank of Baroda · **Premium**

Eterna

- Premium privileges from Bank of Baroda
- Higher reward rates and premium privileges
- Priority service and exclusive access

[Apply on partner site →](#)

Bank of Baroda · **Everyday**

Premier

- Elevated privileges for regular spenders
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

Bank of Baroda · **Premium**

Select

- Curated privileges across dining, travel and lifestyle
- Higher reward rates and premium privileges
- Priority service and exclusive access

[Apply on partner site →](#)

HDFC · **Everyday**

Bharat

- Designed for first-time credit card users
- Simple, easy-to-understand rewards
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

HDFC · **Everyday**

Credit Cards

- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

HDFC · **Premium**

Diners Black

- Top-tier lounge access and concierge-style privileges
- Among the more premium cards in the market
- Higher reward rates and premium privileges

[Apply on partner site →](#)

HDFC · **Premium**

Diners Privilege

- Golf and lounge privileges
- Strong rewards on select categories
- Higher reward rates and premium privileges

[Apply on partner site →](#)

HDFC · **Rewards**

Freedom

- Everyday rewards across popular spend categories
- Simple to redeem points
- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

HDFC · **Fuel**

Indian Oil

- Fuel surcharge waiver at partner petrol pumps
- Extra rewards on fuel spends

[Apply on partner site →](#)

HDFC · Co-branded

Marriott Bonvoy

- Hotel night credits on stays
- Marriott Bonvoy points on every spend
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

HDFC · Rewards

Millennia

- Cashback-style rewards on online spends
- Popular starter card for digital shoppers
- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

HDFC · Rewards

Moneyback Plus

- Straightforward rewards aimed at getting money back
- Good fit for routine monthly spends
- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

HDFC · Everyday

Pixel Play Credit Card

- Fully digital card experience
- Designed for online-first spenders
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

HDFC · Premium

Regalia

- Travel & lifestyle focused rewards
- Airport lounge access on eligible spends
- Higher reward rates and premium privileges

[Apply on partner site →](#)

HDFC · RuPay

Rupay

- Works with UPI apps for everyday scan-and-pay spends

[Apply on partner site →](#)

HDFC · Co-branded · Premium

Shoppers Stop Black

- First Citizen rewards at Shoppers Stop
- Birthday & anniversary privileges
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

HDFC · Co-branded

Shoppers Stop Regular

- First Citizen rewards at Shoppers Stop
- Birthday & anniversary privileges
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

HDFC · Co-branded

Swiggy

- Cashback on Swiggy food & instamart orders
- Bonus rewards on dining spends
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

HDFC · Co-branded

Tata Neu

- NeuCoins earned across Tata Neu & partner brands
- Redeemable on Tata Group purchases
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

HSBC · Cashback

Live+ Cashback Card

- Straightforward cashback with no reward-point maths
- Straightforward cashback on everyday spends
- No complicated points to track or redeem

[Apply on partner site →](#)

HSBC · Everyday

Platinum

- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

HSBC · Cashback · RuPay

RuPay Cashback

- Cashback on UPI and everyday RuPay spends
- Straightforward cashback on everyday spends
- No complicated points to track or redeem

[Apply on partner site →](#)

HSBC · RuPay

Rupay Platinum

- Works with UPI apps for everyday scan-and-pay spends

[Apply on partner site →](#)

HSBC · Travel

TravelOne

- Travel-first rewards and airport privileges
- Airport lounge access on eligible spends
- Rewards accelerate on travel & hotel bookings

[Apply on partner site →](#)

IDFC First Bank · Everyday

Ashva

- Everyday rewards card from IDFC FIRST Bank
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

IDFC First Bank · **Rewards**

FIRST Earn

- Rewards designed for salaried spenders
- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

IDFC First Bank · **Everyday**

First Classic

- Well-rounded everyday rewards card
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

IDFC First Bank · **Rewards**

First Millennia

- Cashback-style rewards on online spends
- Popular starter card for digital shoppers
- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

IDFC First Bank · **Everyday**

First Power Plus

- Fuel and everyday spend focused rewards
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

IDFC First Bank · **Everyday**

First Power

- Fuel and everyday spend focused rewards
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

IDFC First Bank · **Premium**

First Select

- Curated privileges across dining, travel and lifestyle
- Higher reward rates and premium privileges
- Priority service and exclusive access

[Apply on partner site →](#)

IDFC First Bank · **Premium**

First Wealth

- Positioned for higher-value banking relationships
- Elevated reward rates
- Higher reward rates and premium privileges

[Apply on partner site →](#)

IDFC First Bank · **Rewards**

First Wow

- Simple, beginner-friendly rewards card
- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

IDFC First Bank · **Everyday**

Mayura

- Premium rewards card from IDFC FIRST Bank
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

Indigo · **Travel** · **Co-branded**

Axis Credit Card

- Rewards on IndiGo flight bookings
- Useful for frequent flyers on IndiGo
- Airport lounge access on eligible spends

[Apply on partner site →](#)

Indigo · **Travel** · **Co-branded**

IDFC First Dual Credit Card (Secured FD)

- Rewards on IndiGo flight bookings
- Useful for frequent flyers on IndiGo
- Airport lounge access on eligible spends

[Apply on partner site →](#)

Indigo · **Travel** · **Co-branded**

IDFC First Dual Credit Card (Unsecured)

- Rewards on IndiGo flight bookings
- Useful for frequent flyers on IndiGo
- Airport lounge access on eligible spends

[Apply on partner site →](#)

IndusInd Bank · **Co-branded**

Bajaj Tiger Card

- Benefits on Bajaj Finserv purchases
- Handy for EMI-based shopping
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

IndusInd Bank · **Everyday**

Credit Card

- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

Kiwi · **Lifetime Free** · **Co-branded** · **RuPay**

Lifetime Free Rupay

- No joining or annual fee — ever
- A low-commitment way to start building credit history
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

Kotak · **Cashback**

Cashback

- Straightforward cashback on everyday spends
- No complicated points to track or redeem

[Apply on partner site →](#)

Kotak · **Rewards**

League

- Accelerated reward points on popular spend categories

[Apply on partner site →](#)

Novio · **Co-branded** · **RuPay**

SBM Rupay Credit card

- Bonus rewards when you spend with the partner brand
- Works with UPI apps for everyday scan-and-pay spends

[Apply on partner site →](#)

RBL Bank · **Fuel**

IOCL Xtra

- Fuel surcharge waiver at partner petrol pumps
- Extra rewards on fuel spends

[Apply on partner site →](#)

RBL Bank · **Travel**

IRCTC

- Benefits on railway ticket bookings via IRCTC
- Useful for frequent train travellers
- Airport lounge access on eligible spends

[Apply on partner site →](#)

RBL Bank · **Everyday**

IndianOil

- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

RBL Bank · **Everyday**

Shoprite LTF

- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

RBL Bank · **Travel**

World Safari

- Travel-focused rewards & offers
- Useful for holiday and trip spends
- Airport lounge access on eligible spends

[Apply on partner site →](#)

SBI · **Everyday**

All Cards

- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

SBI · **Fuel**

BPCL

- Fuel surcharge waiver at partner petrol pumps
- Extra rewards on fuel spends

[Apply on partner site →](#)

SBI · **Cashback**

Cashback

- Straightforward cashback on everyday spends
- No complicated points to track or redeem

[Apply on partner site →](#)

SBI · **Co-branded · Premium**

Tata Neu Infinity

- NeuCoins earned across Tata Neu & partner brands
- Redeemable on Tata Group purchases
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

SalarySe · **Co-branded**

RBL Bank UPI Credit Card

- UPI-linked credit card, scan & pay anywhere
- Built for salaried digital spenders
- Bonus rewards when you spend with the partner brand

[Apply on partner site →](#)

Scapia · **Travel**

Federal Bank

- Zero forex markup on international spends
- Popular with international travellers
- Airport lounge access on eligible spends

[Apply on partner site →](#)

Yes Bank · **Everyday**

POP Credit Card

- Modern, app-first card experience
- Simple reward structure
- Simple, no-frills card built for everyday spending

[Apply on partner site →](#)

Personal Loans

7 lenders. Compare tenure and processing before you apply, and use the EMI calculator on the website.

Fatakpay

Personal Loan

- Fully digital, app-based personal loan
- Quick approval for small-ticket needs
- Apply online and track status without visiting a branch

[Apply on partner site →](#)

HDFC

Insta Jumbo Loan

- Pre-approved loan against your HDFC credit card limit
- Minimal paperwork, fast disbursal
- Apply online and track status without visiting a branch

[Apply on partner site →](#)

HDFC

Smart EMI

- Convert big credit card purchases into fixed EMIs
- Helps manage large one-time expenses
- Apply online and track status without visiting a branch

[Apply on partner site →](#)

IDFC First Bank

Loan

- Loans from a scheduled commercial bank
- Flexible tenure options
- Apply online and track status without visiting a branch

[Apply on partner site →](#)

Incred

Personal Loan

- Digital-first personal loan platform
- Fast eligibility check online
- Apply online and track status without visiting a branch

[Apply on partner site →](#)

Poonawalla Fincorp

Personal Loan

- NBFC personal loan with quick digital processing
- Flexible tenure options
- Apply online and track status without visiting a branch

[Apply on partner site →](#)

Ram Fincorp

Loan

- NBFC personal loan for salaried & self-employed
- Simple online application
- Apply online and track status without visiting a branch

[Apply on partner site →](#)

Open an Account

5 products — savings accounts and fixed deposits you can open fully online.

Airtel

Xstream

- Fully digital savings account opened via the Airtel Thanks app
- Integrated with Airtel Payments Bank

[Apply on partner site →](#)

Equitas

Saving A/c

- Savings account from a Small Finance Bank
- Doorstep and digital account-opening options

[Apply on partner site →](#)

Kotak

811 Savings A/c

- Instant, fully digital zero-paperwork savings account
- Video KYC — no branch visit needed

[Apply on partner site →](#)

Kotak

Classic 5k

- Full-service savings account with a debit card & chequebook

[Apply on partner site →](#)

Stable Money

Fixed Deposit

- Book fixed deposits online across partner banks
- Compare FD rates in one place

[Apply on partner site →](#)

Demat & Trading

6 platforms to start investing in stocks, mutual funds and more.

5 paisa

Demat A/c

- Discount broking platform with a simple app
- Quick, mostly paperless account opening

[Apply on partner site →](#)

Bajaj

Demat Account

- Demat & trading account backed by Bajaj Finserv
- Access to stocks, mutual funds and IPOs

[Apply on partner site →](#)

Choice Equity Broking

Demat A/c

- Full-service broking with research support
- Demat + trading in one account

[Apply on partner site →](#)

HDFC SKY

Trading A/c

- HDFC Securities' digital trading platform
- Access to stocks, F&O, mutual funds and more

[Apply on partner site →](#)

Paytm

Money Demat A/c

- Simple app for stocks, mutual funds & IPOs
- Fast, fully digital account opening

[Apply on partner site →](#)

Stocko

Demat Account

- Discount broking platform for active traders
- Modern charting and order tools

[Apply on partner site →](#)