



CARDADDA

HDFC BANK

HDFC Bank IRCTC

TRAVEL

ANNUAL FEE

₹500 + GST

Fees & charges

Joining fee	₹500 + GST
Annual / renewal fee	₹500 + GST
Fee waiver	Renewal fee waived on ₹1.5L+ spend in a year, before your renewal date

Why this card

- 5 Reward Points per ₹100 on IRCTC ticketing website and Rail Connect App bookings
- Reward points redeem only for train tickets via HDFC Bank SmartBuy — 1 point = ₹1, capped at 70% of the fare (inclusive of all passengers and IRCTC service charges)
- Additional 5% cashback on train bookings via HDFC Bank SmartBuy
- 1% transaction-charge waiver on IRCTC ticketing website and Rail Connect App bookings
- IRCTC executive lounge access (visit count and eligibility not specified on HDFC's own page)
- ₹500 gift voucher on card activation, plus another ₹500 every calendar quarter on ₹30,000+ spend
- 1 Reward Point per ₹100 on all other spends; 1% fuel surcharge waiver at all fuel stations
- ₹1,000 cashback across 200+ brands via PayZapp

Card names, fees and figures shown are illustrative; verify current terms with HDFC Bank directly before applying. Cardadda — Verified 9 Sep 2026.