

Merchant fee rate for RuPay Credit Card, Credit Line on UPI and Unsecured OD

Sr. No.	Merchant Category Code	RuPay Credit Card*	Credit Line on UPI*
1	4900	1.50%	1.00%
2	0820	1.00%	1.00%
3	0821	1.00%	1.00%
4	0822	1.00%	1.00%
5	0823	1.00%	1.00%
6	0824	1.00%	1.00%
7	0825	1.00%	1.00%
8	0763	1.00%	1.00%
9	0780	1.00%	1.00%
10	5261	1.00%	1.00%
11	1520	1.25%	1.25%
12	1711	1.25%	1.25%
13	1731	1.25%	1.25%
14	1740	1.25%	1.25%
15	1750	1.25%	1.25%
16	1761	1.25%	1.25%
17	1771	1.25%	1.25%
18	1799	1.25%	1.25%
19	4111 & 4112	1.00%	1.00%
20	4784	1.00%	1.00%
21	4789	1.00%	1.00%
22	4814	1.00%	1.00%
23	5411	1.25%	1.25%
24	5541	1.00%	1.00%
25	5542	1.00%	1.00%
26	5983	1.00%	1.00%
27	5499	1.25%	1.25%
28	5814	1.25%	1.25%
29	5960	1.00%	1.00%
30	6300	1.00%	1.00%
31	6529	0.50%	0.50%
32	7349	1.00%	1.00%
33	8211	1.00%	1.00%
34	8220	1.00%	1.00%
35	8241	1.00%	1.00%
36	8244	1.00%	1.00%
37	8249	1.00%	1.00%
38	8299	1.00%	1.00%
39	9211	1.00%	1.00%
40	9222	1.00%	1.00%
41	9311	1.00%	1.00%
42	9405	1.00%	1.00%
43	9399	1.00%	1.00%
44	9402	1.00%	1.00%
45	Other MCC	1.50%	1.25%

Merchant fee rate 1.25% is applicable for accepting UPI payments from Unsecured Overdraft Account

*There shall be NIL charges for transaction amounts less than or equal Rs 2000 done at *small offline merchants*, categorized as per extant guidelines of RBI (as updated from time to time).

Small Merchants – Turn Over of less than or equal to INR 20 lacs per annum (Definition can be revised considering latest / upcoming regulatory guidelines)

***Applicable GST will be added to all the charges listed on the above table.**