

Effective from 15.10.2026, MCC wise applicable MDR for UPI P2M Transactions

The following MDR shall be applicable to eligible UPI P2M transactions exceeding ₹2,000, as prescribed by NPCI:

Sl. No.	Merchant Category	MCC(s)	Applicable MDR
1	General Transactions P2M	Other than the mentioned below MCC and exempted categories	Up to 0.40% of transaction value, subject to a maximum of ₹300 per transaction
2	Investment-Debt Collection	7322, 5413	₹5 per transaction
3	Fuel	5541, 5542, 5983	₹5 per transaction
4	Agriculture	0820, 0821, 0822, 0823, 0824, 0825	₹5 per transaction
5	Railways (IRCTC)	4111, 4112	₹5 per transaction
6	Bill Payments	4814, 4899, 4900	₹5 per transaction
7	Government	9211, 9222, 9311, 9399, 9402, 9405	₹5 per transaction
8	Insurance	5960, 6300, 6529	₹5 per transaction
9	Education	8211, 8220, 8241, 8244, 8249, 8299	₹5 per transaction
10	Wallet Top-up	6540	₹5 per transaction
11	Tolls & Bridges / FASTag	4784	₹5 per transaction
12	Capital Market	6211	0.02% of transaction value, subject to a maximum of ₹300 per transaction

The above rates/categories are based on the NPCI framework specified in their circular.

Exemptions / Special Categories

Sl. No.	Category	MDR Applicability
1	UPI P2M transactions of ₹2,000 or below	No MDR
2	Small Merchants - MCC 7407	No MDR