

List of Merchant Category Codes (MCCs) subject to levy of transaction fee and restriction of reward points on Credit Card, effective June 01, 2025.

MCCs on which transaction fees is applicable as per the defined spend thresholds

Category	Merchant Category Code
Utility	4900, 4814, 4899
Insurance	5960, 6300, 6381, 6399
Wallet Load	6540
Rent	6513
Government	9222, 9223 9311, 9399, 9402, 9405
Fuel	5172, 5541, 5542, 5983
Education	8211, 8220, 8241, 8244, 8249, 8299
Online skill-based gaming	5816

MCCs excluded for Reward Points accrual and Milestone spends calculation as per the defined spends thresholds

Category	Merchant Category Code
Utility	4900, 4814, 4899, 4812
Insurance	5960, 6300, 6381, 6399
Wallet Load	6540
Rent	6513
Government	9222, 9223 9311, 9399, 9402, 9405
Fuel	5172, 5541, 5542, 5983
Education	8211, 8220, 8241, 8244, 8249, 8299
Online skill-based gaming	5816

The list given above is not exhaustive. Fees and restrictions will also be applicable on all MCCs which falls under the above listed categories as provided by the card networks such as VISA, MasterCard, and RuPay, from time to time.

GST and other taxes, as notified by the Government of India, apply to all fees, interest, and other charges and are subject to changes in accordance with the relevant regulations set forth by the Government of India.

For complete details, including all terms and conditions, [please read the MITC](#).