



Revision of Merchant Discount Rate (MDR) charges in Indian Bank Point of Sale (PoS) Machines

W.E.F 01.09.2024

Card Type	Existing MDR on transaction amount	Revised MDR on transaction amount
Debit Card (Visa/MasterCard)– Small merchants (turnover up to Rs 20 lakhs)	0.40% (MDR cap of Rs. 200/- per txn)	0.40% (MDR cap of Rs. 200/- per txn)
Debit Card (Visa/MasterCard)– Other merchants (turnover above Rs 20 lakhs)	0.90% (MDR cap of Rs. 1000/- per txn)	0.90% (MDR cap of Rs. 1000/- per txn)
Credit Card (Standard)	1.60%	1.75%
Credit Card (Premium)	2.20%	2.20%
Credit Card (Super Premium)	2.40%	2.60%
International /Pre – paid /Commercial Cards	2.40%	2.60%

- GST will be charged on MDR amount.
- MDR for Rupay debit cards & UPI QR transactions on PoS is Zero