

National Institute of Technical Teachers' Training and Research Bhopal

(Deemed to be University under distinct category)

No./Accounts/Payment Gateway/2026-27/ 2334

Dated 4 August, 2026

Notice

Subject: Merchant Discount Rate (MDR) – POS Machine Transactions

The applicable **Merchant Discount Rate (MDR)** for payments made through the Point of Sale (POS) Machine shall be levied as per the prevailing guidelines/policies of the acquiring Bank, the card network, and the Reserve Bank of India (RBI), as amended from time to time.

The MDR and all applicable taxes/charges for transactions processed through the POS Machine shall be borne by the cardholder/end user (customer/payer). Accordingly, the transaction amount payable by the customer shall be increased by the applicable MDR and GST, wherever applicable, and the Institute shall receive the full amount of the fee/charges without any deduction towards MDR.

The applicable charges are as under:

S.No.	Debit Cards (Physical PoS)*	Transaction value	MDR	To be borne by
1.	RUPAY DEBIT CARD	ANY AMOUNT	NIL	
2.	MASTER N VISA DEBIT CARDS	Transaction value up to Rs. 2000/- (in a single transaction)	0.40% (MDR cap of Rs. 200/- per transaction)	END User
		Transaction value above Rs. 2000/-	0.90%+ GST(MDR cap of Rs. 1000/- per transaction)	END User

S.No.	Debit Cards (BHARAT QR) *	Transaction value	MDR	To be borne by
1.	RUPAY DEBIT CARD	ANY AMOUNT	NIL	
2.	MASTER N VISA DEBIT CARDS	Transaction value up to Rs. 2000/- (in a single transaction)	0.40% (MDR cap of Rs. 200/- per transaction)	END User
		Transaction value above Rs. 2000/-	0.90%+ GST(MDR cap of Rs. 1000/- per transaction)	END User
	Credit Cards (Both POS and BHARAT QR)	ANY AMOUNT		
	Classic/standard Cards		1.50% + GST	END User
	Premium Cards		2.25% + GST	END User
	Super Premium Cards		2.50% + GST	END User
	International cards (Both Debit and Credit cards)		3.00% + GST	END User

Accounts Officer