

For the Business Cashback Card- Excluded MCCs

Cashback will not be provided on below MCCs.

MCC	Description
4829	Money Transfer & Remittance Services – Wire transfers, international money remittances, and funds transfer services via financial intermediaries.
5172	Petroleum & Petroleum Products (Wholesale) – Wholesale distributors of petroleum, oil, and related fuel products (non-retail).
5541	Service Stations (Fuel – Manual) – Retail purchases at petrol/diesel stations where fuel is dispensed manually.
5542	Automated Fuel Dispensers – Self-service / pay-at-pump fuel stations.
5552	Electric Vehicle (EV) Charging Stations – Charging services provided at EV charging infrastructure locations.
5960	Direct Marketing – Insurance Services – Insurance premiums sold via telemarketing, online, or other direct marketing channels.
5983	Fuel Dealers – Fuel Oil, LPG, Coal, Firewood – Non-retail fuel merchants supplying heating fuels, LPG cylinders, coal, etc.
6011	Automated Teller Machines (ATMs) – Cash withdrawals, balance enquiries, and ATM-based transactions.
6012	Financial Institutions – Merchandise & Services – Payments made to banks or financial institutions including fees, loan repayments, or financial products.
6051	Quasi-Cash Merchants – Transactions involving foreign currency, prepaid cards, traveller's cheques, crypto instruments, or stored-value products.
6300	Insurance Underwriting & Premiums – Insurance premium payments made directly to insurers (life, health, motor, general).
6513	Real Estate Agents & Property Managers – Rent payments, property management fees, and real estate brokerage services.
6540	Stored Value Card Load / Wallet Top-Ups – Loading prepaid cards, mobile wallets, and digital wallets.

7800	Government-Owned Casinos (International) – Gambling transactions at government-owned casinos outside India.
8211	Elementary & Secondary Schools – Fees paid to primary and secondary educational institutions.
8220	Colleges, Universities & Professional Schools – Tuition and related payments to higher-education institutions.
8241	Correspondence Schools – Distance learning and correspondence-based education services.
8244	Business & Secretarial Schools – Training institutes offering business, management, or secretarial courses.
8249	Vocational & Trade Schools – Skill-based training institutes (technical, vocational education).
8299	Educational Services (Not Elsewhere Classified) – Educational institutions or services not covered under specific education MCCs.
9211	Court Costs, Fines & Legal Payments – Payments related to court fees, legal penalties, and judicial charges.
9222	Fines – Government-imposed fines and penalties (traffic, municipal, etc.).
9223	Bail & Bond Payments – Payments made for bail bonds and related legal sureties.
9311	Tax Payments – Central, state, or local government tax payments (income tax, GST, etc.).
9399	Government Services (Not Elsewhere Classified) – Miscellaneous government fees and services.
9402	Postal Services – Government postal services, courier fees via postal departments.
9405	Government-Owned Lotteries – Lottery ticket purchases conducted by government-authorized entities.
9950	Intra-Government Transactions – Payments made between government departments or agencies.

Also, no cashback will be provided if transactions are done on below mentioned transaction codes.

Excluded transactions:

2403	001	CARD PROTECTION PLAN
2404	002	REVERSAL OF CARD PROTECTION PLAN
2405	001	CARE HEALTH MEMBERSHIP
2406	002	REVERSAL OF CARE HEALTH MEMBERSHIP
2423	001	INSTANT BILL PAY-MENT-BBPS
2424	002	REVERSAL OF INSTANT BILL PAY-MENT-BBPS