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### 6. TRANSACTION PROCESSING CHARGES:

- 6.1 The Bank will charge the **Transaction Processing Fee plus GST (as applicable, at present 18%)** from the Applicant as agreed between the Parties to this agreement per successful transaction. The Parties have agreed to charge Transaction Processing Fee per successful transaction at the following rates:

Business Category	*Debit Card	Credit Card	Amex	*UPI	NET BANKING					
					SBI/BOB	HDFC	AXIS	ICICI	YES/KOTAK	Others
E-commerce	RUPAY: NIL Visa/Master: upto 2000/-: 0.40 % Above 2000/-: 0.90%	1.9%	2.80%	NIL	1.20%	1.70%	1.60%	1.70%	1.15%	1.1%
Education		1.20%	1.75%		20/-	20/-	20/-	20/-	20/-	10/-
Utility/ Govt. others		1.1%	1.1%		7/-	12/-	7/-	7/-	7/-	7/-
Insurance/ MF		1.10%	1.10%		7/-	12/-	11/-	11/-	11/-	7/-
Supermarket		1.75%	2.85%		1.20%	1.70%	1.60%	1.70%	1.15%	1.1%
Grocery		1.50%	2.85%		1.20%	1.70%	1.60%	1.70%	1.15%	1.1%
B2B (Corporate)		2.0%	2.85%		20/- SBI/ 40/- BOB	1.70%	20/-	20/-	20/-	10/-
E- tendering		1.1%	2.85%		40/-	20/-	20/-	20/-	20/-	10/-
Donations		2.0%	2.85%		NA	2%	2%	2%	2%	2%
International Acceptance					2.75%					
EMI					As per the Credit Card Rate					
NEFT/ RTGS					Rs. 15/-					
Bharat QR					As per the Credit Card & Debit Card Rates					
Wallet					1.95%					
Offline Collection ( Challan ) Through UCO Bank Branches					25 /-					
* UPI & Debit card rates as per RBI mandate.										

In case merchant takes website and mobile app facility from the Bank, then Rs. 3 /- per transaction, over and above the charges defined above will be charged.

**GST will be charged on prevailing rates.**

The Parties have agreed that the Bank will not charge any one-time installation fee or any annual maintenance fee or any other fee/payment from the **Merchant** for the service being provided to the **Merchant** by the Bank and that the Transaction Processing Fee and GST (as applicable) will be borne by the Customer/Student at the time of Payment.