

November 2025

Appendix I: Purpose of Payment Codes (INR)

LIST OF PURPOSE CODES FOR RECEIPT PURPOSES IN INDIA

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
00	Capital Account	P0017	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government	
		P0019	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government	
		P0028	Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0029	Capital transfer receipts (Guarantee payments, Investment Grant given by the Non-government, exceptionally large Non-life insurance claims including claims arising out of natural calamity) – Non-Government	
		P0099	Other capital receipts not included elsewhere	
	Financial account			
	Foreign Direct investment	P0003	Repatriation of Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares	
		P0004	Repatriation Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments	
		P0005	Repatriation of Indian investment abroad in real estate	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0006	Foreign Direct Investment made by overseas Investors in India in equity shares	" This needs to be provided along with the remittance
				a. REGISTERED NAME OF THE REMITTER/INVESTOR
				b. REGISTRTION NUMBER
				c. REGISTERED ADDRESS
				d. NAME OF THE REMITTERS BANK
				e. REMITTER'S BANK ACCOUNT NUMBER
				f. PERIOD OF BANKING RELATIONSHIP WITH THE REMITTER.
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GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0007	Foreign Direct Investment made by overseas Investors in India in debt instruments.	"This needs to be provided along with the remittance
				a. REGISTERED NAME OF THE REMITTER/INVESTOR
				b. REGISTRTION NUMBER
				c. REGISTERED ADDRESS
				d. NAME OF THE REMITTERS BANK
				e. REMITTER'S BANK ACCOUNT NUMBER
				f. PERIOD OF BANKING RELATIONSHIP WITH THE REMITTER.
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		P0008	Foreign Direct Investment made by overseas Investors in India in real estate	
	Foreign Portfolio Investment	P0001	Repatriation of Indian Portfolio investment abroad in equity capital (shares)	
		P0002	Repatriation of Indian Portfolio investment abroad in debt instruments.	
		P0009	Foreign Portfolio Investment made by overseas Investors in India in equity shares	
		P0010	Foreign Portfolio Investment made by overseas Investors in India in debt Instruments.	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
	External commercial Borrowings	P0011	Repayment of loans extended to Non-Residents	"If Beneficiary is an Individual - Relationship to be mentioned in the SWIFT as per RBI list i.e. What is the Relationship between remitter and beneficiary
				Definition of family RBI guidance at the end of appendix, other than this - not allowed"
		P0012	Long & medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)	
	Short term credits	P0013	Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)	
	Banking Capital	P0014	Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.) {ADs should report these even if funds are not "swapped" into Rupees}	
		P0015	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)	
		P0016	Purchase of a foreign currency against another currency	
	Financial Derivatives and Others	P0020	Receipts on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0021	Receipts on account of sale of share under Employee stock option	
		P0022	Receipts on account of other investment in ADRs/GDRs	
	External Assistance	P0024	External Assistance received by India e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt. / international institutions	
		P0025	Repayments received on account of External Assistance extended by India	
01	Exports (of Goods)	P0101	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.) – Other than Nepal and Bhutan	
		P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value) Other than Nepal and Bhutan	
		P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF – other than Nepal and Bhutan	
		P0104	Receipts against export of goods not covered by the GR /PP /SOFTEX /EC copy of shipping bill etc. (under Intermediary/transit trade, i.e., third country export passing through India	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0106	Conversion of overdue export bills from NPD to collection mode.	
		P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade*	
		P0109	Export realisation on account of exports to Nepal and Bhutan, if any	
02	Transportation	P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad	
		P0202	Receipts on account of operating expenses of Foreign shipping companies operating in India	
		P0205	Receipts on account of operational leasing (with crew) – Shipping companies	
		P0207	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad	
		P0208	Receipt on account of operating expenses of Foreign Airlines companies operating in India	
		P0211	Receipt on account of operational leasing (with crew) – Airlines companies	
		P0214	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Shipping Companies)	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0215	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Airlines companies)	
		P0216	Receipts of freight fare - Shipping companies operating abroad	
		P0217	Receipts of passenger fare by Indian Shipping companies operating abroad	
		P0218	Other receipts by Shipping companies	
		P0219	Receipts of freight fare by Indian Airlines companies operating abroad	
		P0220	Receipts of passenger fare –Airlines	
		P0221	Other receipts by Airlines companies	
		P0222	Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	
		P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	
		P0224	Postal & Courier services by Air	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0225	Postal & Courier services by Sea	
		P0226	Postal & Courier services by others	
03	Travel	P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, Emporiums, institutions etc. as well as amount received by TT/SWIFT transfers or debit to Non-Resident account)	
		P0302	Business travel	
		P0304	Travel for medical treatment including TCs purchased by hospitals	
		P0305	Travel for education including TCs purchased by educational	
		P0306	Other travel receipts	
		P0308	Foreign Currencies/TCs surrendered by returning Indian tourists	
05	Construction Services	P0501	Receipts on account of services relating to cost of construction of projects in India	
		P0502	Receipts on account of construction works carried out abroad by Indian Companies	
06	Insurance and Pension Services	P0601	Life Insurance premium except term insurance	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P0602	Freight insurance – relating to import & export of goods	
		P0603	Other general insurance premium including reinsurance premium; and term life insurance premium	
		P0605	Auxiliary services including commission on insurance	
		P0607	Receipts on account of Auxiliary services (commission on insurance).	
		P0608	Receipts on account of settlement of claims.	
		P0609	Standardised guarantee services	
		P0610	Premium for pension funds	
		P0611	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.	
		P0612	Invoking of standardised guarantees	
07	Financial Services	P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.	
		P0702	Investment banking – brokerage, under writing commission etc.	
		P0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
08	Telecommunication, Computer & Information Services	P0801	Hardware consultancy/implementation	
		P0802	Software consultancy/implementation (other than those covered in SOFTEX form)	
		P0803	Data base, data processing charges	
		P0804	Repair and maintenance of computer and software	
		P0805	News agency services	
		P0806	Other information services- Subscription to newspapers, periodicals, etc.	
		P0807	Off-site Software Exports	
		P0808	Telecommunication services including electronic mail services and voice mail services	
		P0809	Satellite services including space shuttle and rockets, etc.	
09	Charges for the use of intellectual property n.i.e	P0901	Franchises services	
		P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc.	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
10	Other Business Services	P1002	Trade related services – commission on exports / imports	
		P1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies	
		P1004	Legal services	
		P1005	Accounting, auditing, book keeping services	
		P1006	Business and management consultancy and public relations services	
		P1007	Advertising, trade fair service	
		P1008	Research & Development services	
		P1009	Architectural services	
		P1010	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.	
		P1011	Inward remittance for maintenance of offices in India	
		P1013	Environmental Services	
		P1014	Engineering Services	
		P1015	Tax consulting services	
		P1016	Market research and public opinion polling service	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P1017	Publishing and printing services	
		P1018	Mining services like on–site processing services analysis of ores etc.	
		P1019	Commission agent services	
		P1020	Wholesale and retailing trade services	
		P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies	
		P1022	Other Technical Services including scientific/space services	
11	Personal, Cultural & Recreational services	P1101	Audio-visual and related services like Motion picture and video tape production, distribution and projection services	
		P1103	Radio and television production, distribution and transmission services	
		P1104	Entertainment services	
		P1105	Museums, library and archival services	
		P1106	Recreation and sporting activity services	
		P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	
		P1109	Other Personal, Cultural & Recreational services	
12	Government, not included elsewhere (G.n.i.e.)	P1201	Maintenance of foreign embassies in India.	
		P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.	
13	Secondary Income	P1301	Inward remittance from Indian non-residents towards family maintenance and savings.	"Relationship to be mentioned in the SWIFT as per RBI list i.e. What is the Relationship between remitter and beneficiary
				Definition of family RBI guidance at the end of appendix, other than this - not allowed"

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P1302	Personal gifts and donations (FCRA certificate required)	"If Beneficiary is an Individual - Relationship to be mentioned in the SWIFT as per RBI list i.e. What is the Relationship between remitter and beneficiary
				Definition of family RBI guidance at the end of appendix, other than this - not allowed
				If Beneficiary is a Non - Individual - In field 57A - if the IFSC code states SBININBB104/INSBIN0000691 then the remitter is required to provide FCRA registration number of the beneficiary in the swift
				If FCRA registration number is not mentioned then the beneficiary bank (BNPP India) will send a swift to the remitting bank requesting the remitter to provide the valid FCRA registration number of the beneficiary"

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P1303	Donations to religious and charitable institutions in India(FCRA certificate required)	"If Beneficiary is a Non - Individual - In field 57A - if the IFSC code states SBININBB104/INSBIN0000691 then the remitter is required to provide FCRA registration number of the beneficiary in the swift If FCRA registration number is not mentioned then the beneficiary bank (BNPP India) will send a swift to the remitting bank requesting the remitter to provide the valid FCRA registration number of the beneficiary"
		P1304	Grants and donations to governments and charitable institutions established by the governments (FCRA certificate required)	"If Beneficiary is a Non - Individual - In field 57A - if the IFSC code states SBININBB104/INSBIN0000691 then the remitter is required to provide FCRA registration number of the beneficiary in the swift
				If FCRA registration number is not mentioned then the beneficiary bank (BNPP India) will send a swift to the remitting bank requesting the remitter to provide the valid FCRA registration number of the beneficiary"
		P1306	Receipts / Refund of taxes	
		P1307	Receipts on account of migrant transfers including Personal Effects	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
14	Primary Income	P1401	Compensation of employees	
		P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)	
		P1405	Inward remittance towards interest receipts of ADs on their own account (on investments).	
		P1408	Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad.	
		P1409	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad	
		P1410	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India.	
		P1411	Inward remittance of interest income on account of Portfolio Investment made abroad by India	
		P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares	
		P1499	Other income receipts	
15	Others	P1501	Refunds / rebates on account of imports	

GROUP NO.	PURPOSE GROUP NAME	PURPOSE CODE	DESCRIPTION	BNPP India Comments
		P1502	Reversal of wrong entries, refunds of amount remitted for non-imports.	
		P1503	Remittances (receipts) by residents under international bidding process.	
		P1505	Deemed Exports (exports between SEZ, EPZs and Domestic Tariff Areas)	
16	Maintenance and repair services n.i.e	P1601	Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc.	
		P1602	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.	
17	Manufacturing services	P1701	Receipts on account of processing of goods	

Definition of "relative" as given in Section 6 of Companies Act, 2013.

A person shall be deemed to be a relative of another, if, and only if:

- (a) they are members of a Hindu undivided family; or
- (b) they are husband and wife; or
- (c) the one is related to the other in the manner indicated in Schedule IA (as under)

^{* - &#}x27;Merchanting' here refers to purchase/sale of goods from/to a non-resident combined with subsequent resale of the same goods to another non-resident without goods being present in the compiling economy (resident's economy). Essentially, goods transaction would be termed as 'merchanting' if goods acquired do not enter the territory of the compiling (resident's) economy and secondly, goods being acquired do not undergo any transformation before being resold or repurchased

2. Mother (including step-mother).
3. Son (including stepson).
4. Son's wife.
5. Daughter (including step-daughter).
6. Father's father.
7. Father's mother.
8. Mother's mother.
9. Mother's father.
10. Son's son.
11. Son's son's wife.
12. Son's daughter.
13. Son's daughter's husband.
14. Daughter's husband.
15. Daughter's son.
16. Daughter's son's wife.
17. Daughter's daughter.
18. Daughter's daughter's husband.
19. Brother (including step-brother).
20. Brother's wife.
21. Sister (including step-sister).
22. Sister's husband.

1. Father.