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Sending payments to India

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Key points :

When sending payments to India, it is required to have a purpose code in the remittance information. This document is intended to help you navigate the list of purpose codes to use when sending payments to India. Below, you can find a list of most common purpose codes. This list is non-exhaustive, other purpose codes are available in Appendix I in Currency Guide. We highly recommend that you use the exact purpose of payment matching the purpose code in Appendix 1. The code and the matching description should be present in the remittance information. If a code is not present in Appendix 1, it should not be used. Even if it was used in the past, it may be discontinued today. Please note that some purpose codes require additional information to be provided such as the family relationship and payment could be delayed or rejected if those additional information are not present.

Category	Code	Description	Comment / Attention point
Foreign Direct Investment			
	P0005	Repatriation of Indian investment abroad in real estate	FDI : real estate investment
	P0006	Foreign Direct Investment made by overseas Investors in India in equity shares	FDI : equity shares Attention point : additional information is requested, see Appendix 1
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	Advance payment
	P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade	Attention point : definition of merchanting - see Appendix 1. Applicable only if goods acquired do not enter the territory of the compiling (resident's) economy
Transportation			
	P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad	Shipping / transportation service : shipping by waterways outside of India
	P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)	Shipping / transportation service : all others
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)	General purpose code for travel
	P0302	Business travel	Expenses linked to business travel

	P0305	Travel for education including TCs purchased by educational	Specific purpose code for education travel (study in India, training program, etc.)
	P0306	Other travel receipts	
Financial Services	P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.	
Insurance and Pension Services			
	P0603	Other general insurance premium including reinsurance premium; and term life insurance premium	
	P0607	Receipts on account of Auxiliary services (commission on insurance).	
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	
	P0806	Other information services- Subscription to newspapers, periodicals, etc.	
Other Business Services			
	P1002	Trade related services – commission on exports / imports	
	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	
	P1014	Engineering Services	
	P1015	Tax consulting services	
	P1019	Commission agent services	
Personal, Cultural & Recreational services			
	P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)	
	P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)	
Government, not included elsewhere (G.n.i.e.)	P1201	Maintenance of foreign embassies in India.	
Secondary Income			
	P1301	Inward remittance from Indian non-residents towards family maintenance and savings	Specific for retail payment, not business related (family maintenance, medical treatment for family, etc.). Attention point : Definition of family as per attached RBI guidance needs to be provided. Other than that, not allowed.

	P1302	Personal gifts and donations (FCRA certificate required)	Attention point : If beneficiary is an individual, definition of family as per attached RBI guidance needs to be provided. Other than that, not allowed. If beneficiary is a non-individual, FCRA certificate is required.
	P1303	Donations to religious and charitable institutions in India	
	P1306	Receipts / Refund of taxes	
Primary Income			
	P1401	Compensation of employees	
	P1499	Other income receipts	
Others	P1502	Reversal of wrong entries, refunds of amount remitted for non-imports.	
Manufacturing services	P1701	Receipts on account of processing of goods	