

THIS DOCUMENT PROVIDES THE EXPLANATORY NOTES ON THE PURPOSE OF PAYMENT (POP) CODES, AS PROVIDED BY THE RESERVE BANK OF INDIA (IN).

Purpose Codes	Purpose code Description	Nature of transactions
P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value) – Other than Nepal and Bhutan	Rule : Beneficiary is based out of India and is a manufacturer of goods. The Remitter (based overseas) has purchased those goods and is now is paying the beneficiary. This transaction is towards actual EXPORT of goods. Invoice is raised by Beneficiary and the Remitter is paying against the said invoice.Exception : Transaction under this purpose code is processable provided value of transaction is upto EUR/USD 25000 and remittance information does not have other keywords like advance, percentage, part payment etc
P1301	Inward remittance from Indian non-residents towards family maintenance and savings	Rule : Beneficiary should be Individual The funds are transferred for taking care of the family needs in India. Transactions are largely in following categories :- Funds transferred to relatives (Parents, Spouse, Children, Sibling) for living expense Or for family savings- Transfer from Family Trust for living expense- Self Transfer from own overseas a/c to resident account in India- Account closure proceeds of an overseas account maintained by the Beneficiary into his resident account
P1302	Personal gifts	Rule : Beneficiary should be is individual and the money should be for personal gift of Beneficiary and strictly not meant for further distribution/onward charity. Transactions for donation or charitable purpose will not be processed.Following are the transactions which can be processed under this POR * Gift for wedding, birthday, festival of Beneficiary or family member
P1401	Compensation of employees	Rule : Beneficiary should be is individual and the remitter should be his/her employerTransactions are largely in following categories :* Salary, Payroll, Wages, Remuneration* Monthly Compensation* Bonus, Leave salary* Reimbursement of expense to employee* Retirement pay* Stipend payment* Director fees* End of Service Pay (including death/disability)
P0801	Hardware consultancy / implementation	Beneficiary has provided any work/services/consultancy related to computer hardware
P0802	Software consultancy / implementation (other than those covered in SOFTEX form)	Rule : Beneficiary has provided any work related to software/programmingTransactions are largely in following categories :* Software consultancy* App Development* Work related to website* Robotics/AI/Machine Learning/SAP* Web Programming* Coding work* Graphic designing
P0803	Data base, data processing charge	Rule : Beneficiary has provided any work related to data creation or data refinement or any work on languageRule : Transactions are largely in following categories :* Data entry work / data processing* Translation Services* Transcription services* Language services
P0804	Repair and maintenance of computer/software	Rule : Beneficiary has provided any work related to repair, upkeep, maintenance of PC/softwareRule : Transactions are largely in following categories :* AMC of computer or software program* Repairs of PC* Bug fixing
P0805	Services News Agency	Rule : Beneficiary has provided any services for News Article Or News ProgramRule : The remitter is ideally a news channel or a media house or news paper publication or news agency service provider. News Agency Services may be referred as agencies who collect, gather and distribute it to othersRule : Transactions are largely in following categories :* Services of news agencies to other channels/media house* Journalist/freelancer who write news articles* Journalist/freelancer who are updating news blog* Journalist/freelancer who are providing content for any news program* Participation fees for news talk show/discussion forum* Services of News Presenters, Crew members of the news media house

P1004	Legal services	Rule : Beneficiary is a lawyer or a law firm or a company secretary Transactions are largely in following categories : * Court hearing charges * Consultation payment for any legal matter or company law matters * Preparation of legal docs or contractual papers or agreement
P1005	Accounting, auditing, book keeping services	Rule : Beneficiary is a Chartered Accountant, Chartered Accounting Firm, Audit Firm, Accountant, Book Keeping Services Provider or Accountancy Firm Transactions are largely in following categories : * Fees for audit (Financial or Tax Audit) * Charges for making books of accounts, balance sheet, cash flow or financial statements
P1006	Business and management consultancy and public relations services	Rule : Beneficiary is a consultant/ free lancer and provides professional service/business consultancy
P1007	Advertising, trade fair	Rule : Beneficiary is into advertisement and promotional services Rule : Transaction is towards the following : * Advertising services * Promotional services * Social media promotion * Digital or internet revenue - Facebook, Meta, Google, YouTube etc. * Brand promotion activities * Sales/Marketing campaign * Ad Revenue * Exhibition services including booth services * Campaign services : Digital or Physical
P1014	Engineering services	Rule : Beneficiary is an engineer, engineering consultant/firm Rule : Transactions are largely in following categories of services: * Payment for services on engineering projects * Payment for services rendered on site work / engineering plants / pipeline work / drilling work * Payment for services rendered on structural setups/structural inspections * Payment for services rendered on machinery installations
P1015	Tax consulting	Rule : Beneficiary is a tax consultant or provides services for filing return Rule : Transactions are largely in following categories * Payment for services of filing tax return * Payment for services of tax consultation * Payment of tax to Consultant for onward deposit to tax authorities
P1016	Market Research & public opinion poll	Rule : Beneficiary is a marketing consultant or provides services for survey/opinion poll Rule : Transactions are largely in following categories * Payment for market research * Marketing consultation * Conducting opinion poll * Conducting survey
P1017	Publishing and printing	Rule : Beneficiary is either an AUTHOR or a WRITER or a PRINTING PRESS or a PUBLISHER OR COPYWRITER Rule : Transactions are largely in following categories * Payment for writing articles, books, blogs, journals, magazines, content * Payment for printing/publishing or designing the content * Payment for proof reading or editing the content * Payment for photography * Payment for copywriter services
P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)	Rule : Beneficiary is into education or training field (a) Teacher (b) Trainer (c) Educational Institute like college, school, university, coaching institute (d) Tuition services (e) Online learning/interactive learning platforms (f) Digital or Paper based curriculum provider. Please note that the teaching is not restricted to school or college related matter but also involves art, music, specialized subjects etc. Transactions are largely in following categories: * Fees paid to college, school, university (Including boarding fees) * Payment to teachers, lecturers, professors, coaches * Payment for tuitions * Payment to Online Tutorials / Subscription fees for online tutorials or education portals/apps * Payment for coaching on specialized fields like : Language, Dance, Music, Art etc. * Content preparation (including PPT/digital content) for lectures and coaching

P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical etc and or similar services rendered remotely on-site)	Rule : Beneficiary is into health related services i.e. (a) Doctor (b) Health expert (c) Fitness expert or health institute (d) Hospital / Medical institute (e) Medical arms like Pathology/Radiology/Physiotherapy Institute (f) Health & wellness centers like Naturopathy Centre, Gym, Yoga Institute, Unani/Ayurveda Institute (g) Yoga/Fitness/Well-ness coaches Transactions are largely in following categories:* Online or regular consultancy by a doctor* Conducting medical seminar* Gym training, Yoga, ZUMBA, wellness and fitness coaching* Hospital charges - consultancy, operation, OPD, hospital stay etc.* Lab charges or diagnostic charges* PHYSIOTHERAPY sessions* Wellness camp/Course run by Naturopathy, Ayurveda institutes etc
P0302	Business travel	Rule : Beneficiary has to be into travel business OR Travel Agent Or Ticket Booking Agent Or Tour Guide Or Taxi Services OR Hotel business OR Accommodation business
P0304, P0305 and P0306		Other travel receipts