



The following codes are to be used as purpose of payment codes with effect from **1-April-2017** as per **Central Bank guidelines**

Code	Description	Ordering Customer	Beneficiary Customer
GDS	Goods Bought or Sold	All Types of Customers	All Types of Customers
GMS	Processing repair and maintenance services on goods	All Types of Customers	All Types of Customers
TCS	Telecommunication services	All Types of Customers	All Types of Customers
ITS	Computer services	All Types of Customers	All Types of Customers
IFS	Information services	All Types of Customers	All Types of Customers
RDS	Research and development services	All Types of Customers	All Types of Customers
PMS	Professional and management consulting services	All Types of Customers	All Types of Customers
TTS	Technical trade-related and other business services	All Types of Customers	All Types of Customers
PRS	personal cultural audio visual and recreational services	All Types of Customers	All Types of Customers
GOS	Government goods and services embassies etc	All Types of Customers	All Types of Customers
STS	Sea transport	All Types of Customers	All Types of Customers
ATS	Air transport	All Types of Customers	All Types of Customers
OTS	Other modes of transport	All Types of Customers	All Types of Customers
STR	Travel	All Types of Customers	All Types of Customers
SCO	Construction	All Types of Customers	All Types of Customers
INS	Insurance services	All Types of Customers	All Types of Customers
FIS	Financial services	All Types of Customers	All Types of Customers
IPC	Charges for the use of intellectual property royalties	All Types of Customers	All Types of Customers
ALW	Allowances	Non-individual	Individual Customer Only
AES	Advance payment against EOS	Non-individual	Individual Customer Only



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Code	Description	Ordering Customer	Beneficiary Customer
LAS	Leave Salary	Non-individual	Individual Customer Only
OVT	Overtime	Non-individual	Individual Customer Only
SAL	Salary	Non-individual	Individual Customer Only
TKT	Tickets	Non-individual	Individual Customer Only
SAA	Salary Advance	Non-individual	Individual Customer Only
COP	Compensation	Non-individual	Individual Customer Only
COM	Commission	Non-individual	Individual Customer Only
EOS	End of Service	Non-individual	Individual Customer Only
BON	Bonus	Non-individual	Individual Customer Only
GRI	Government related income taxes tariffs capital transfers etc	Non-individual	Non-individual
CHC	Charitable Contributions	All Types of Customers	Non-individual
EDU	Educational Support	All Types of Customers	All Types of Customers
IGD	Intra group dividends	Non-individual	Non-individual
IID	Intra group interest on debt	Non-individual	Non-individual
PIP	Profits on Islamic products	Non-individual	All Types of Customers
PRR	Profits or rents on real estate	Non-individual	All Types of Customers
DOE	Dividends on equity not intra group	Non-individual	All Types of Customers
ISH	income on investment funds shares	Non-individual	All Types of Customers
ISL	Interest on securities more than a year	Non-individual	All Types of Customers
ISS	Interest on securities less than a year	Non-individual	All Types of Customers
PEN	Pension	Non-individual	Individual Customer Only



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Code	Description	Ordering Customer	Beneficiary Customer
UTL	Utility Bill Payments	All Types of Customers	Non-individual
DCP	Pre-Paid Reloadable and Personalized Debit Card Payments	All Types of Customers	Debit Card Accounts
LIP	Loan Interest Payments	All Types of Customers	To FI Internal Accounts
IPO	IPO Subscriptions	All Types of Customers	To FI Internal Escrow Accounts
RNT	Rent Payments	All Types of Customers	All Types of Customers
LNC	Loan Charges	All Types of Customers	To FI Internal Accounts
EMI	Equated Monthly Instalments	All Types of Customers	To FI Internal Accounts
ACM	Agency Commission	Non-individual	Non-individual
CCP	Corporate Card Payment	Non-individual	Credit Card Accounts
MCR	Monetary Claim Reimbursements Medical Insurance or Auto Insurance etc	Non-individual	All Types of Customers
CIN	Commercial Investments	Non-individual	Non-individual