

भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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February 16, 2023

The Chairman / Managing Director / Chief Executive Officer
of member banks participating in NEFT and RTGS Systems

Madam / Dear Sir,

Introduction of Foreign Contribution (Regulation) Act (FCRA) related transaction code in NEFT and RTGS Systems

Under the FCRA, 2010 (amended as on September 28, 2020), foreign contributions must be received only in the "FCRA account" of State Bank of India (SBI), New Delhi Main Branch (NDMB). The contributions to the FCRA account are received directly from foreign banks through SWIFT and from Indian intermediary banks through NEFT and RTGS systems.

2. In terms of extant requirements of Ministry of Home Affairs (MHA), Government of India, the donor details such as name, address, country of origin, amount, currency, and purpose of remittance are required to be captured in such transactions and SBI is required to report the same to MHA on daily basis.

3. Keeping in view the above, necessary changes have been introduced in NEFT and RTGS systems, technical details of which are provided in [Annex](#). Member banks are advised to incorporate necessary changes in their core banking / middleware solutions to capture the requisite details while forwarding the foreign donations through NEFT and RTGS systems to SBI. The instructions will be effective from March 15, 2023.

4. These instructions are issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

Yours faithfully,

(P Vasudevan)

Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाए



Technical Details related to FCRA Transactions in NEFT and RTGS Systems

A) FCRA Transaction Code in NEFT and RTGS Systems:

Originating banks are required to select the following mandatory fields of NEFT / RTGS systems while remitting foreign donations to the FCRA account at SBI:

Field	Type	Code to be used
6305 (in N06 message)	NEFT	41
PmtTplnf/CtgyPurp/Cd (in Pacs.008 message)	RTGS	FCRA

B) Format for providing Donor Details in 7495 and Rmtlnf fields of NEFT and RTGS Systems:

Originating banks are required to pass on donor details in the following formats of 'Sender to remitter information' (field no. 7495) of NEFT and 'Rmtlnf' tag of RTGS:

System	Field / Tag	Code to be used	Transaction without Legal Entity Identifier (LEI) details	Transaction with LEI details
NEFT	6305 (in N06 message)	41	Field- 7495 line 1: Donor Address line 2: Donor Address line 3: Name of the Donor line 4: Purpose of the Remittance – Alphanumeric line 5: Country of the Donor – Alphabet line 6: Currency and Amount - Alphanumeric	Field- 7495 line 1: SL/20-digit sender LEI/ line 2: BL/20-digit beneficiary LEI/ line 3: Name of the Donor line 4: Purpose of the Remittance- Alphanumeric line 5: Country of the Donor- Alphabet line 6: Currency and Amount- Alphanumeric
RTGS	PmtTplnf / CtgyPurp / Cd (in Pacs.008 message)	FCRA	Tag- Rmtlnf/Ustrd loop 1: Name of the donor loop 2: Donor Address loop 3: Purpose of the Remittance- Alphanumeric loop 4: Country of the Donor, currency, and Amount - Alphanumeric	Tag- Rmtlnf/Ustrd loop 1: /SL/20-digit sender LEI/ loop 2: /BL/20-digit beneficiary LEI/ loop 3: Purpose of the Remittance – Alphanumeric loop 4: Country of the Donor, currency, and Amount - Alphanumeric