

भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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CO.DPSS.RPPD.No.S1931/04-03-001/2022-23

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

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुम्बई - 400 001

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हिंदी आसान है, इसका प्रयोग बढ़ाइए



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
PmtTpInf/CtgyPurp/Cd (in Pacs.008 message)	RTGS	FCRA

B) Format for providing Donor Details in 7495 and RmtInf 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 'RmtInf' 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	PmtTpInf / CtgyPurp / Cd (in Pacs.008 message)	FCRA	Tag- RmtInf/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- RmtInf/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

SWIFT WIRE TRANSFER INSTRUCTIONS

Foreign contributions to FCRA approved NGO in India

Sender Name	
Sender Address	
Sender Bank Account Number	
Beneficiary Name	Foundation for Innovations in Health
Beneficiary Address	44A SP Mukherjee Road, Kolkata 700026, India
Beneficiary Phone Number	+91 332 455 3334
Beneficiary Email	info@fih ruralhealth.org
Amount of Wire Transfer	
Beneficiary Bank Name	State Bank of India
Beneficiary Bank Address	Main Branch, Sansad Marg, New Delhi 110001, India
Beneficiary FCRA Bank Account No	40141392623
Beneficiary Bank SWIFT Code	SBIBINBB104
Beneficiary Bank Phone Number	+91 011 2337 4390
Beneficiary Bank Email	fcra.00691@sbi.co.in

PLEASE INCLUDE THE FOLLOWING TRANSMISSION NOTES WITH WIRE:

Sender Name	
Sender Address	
Sender Entity Type	
Country of Origin of Remittance	
Currency	
Amount	
Purpose of Remittance	
Beneficiary Name	Foundation for Innovations in Health
Beneficiary Address	44A SP Mukherjee Road, Kolkata, 700026
Beneficiary FCRA Registration	147121120

BENEFICIARY NAME:	FOUNDATION FOR INNOVATIONS IN HEALTH
BENEFICIARY ADDRESS:	44A SP MUKHERJEE ROAD, KOLKATA 700026, INDIA
BANK NAME:	STATE BANK OF INDIA, , BRANCH CODE 00691
BANK ADDRESS	11 SANSAD MARG, NEW DELHI 110 001, INDIA
BANK SWIFT CODE:	SBIBINBB104
BENEFICIARY'S BANK ACCT NO.	40141392623
BANK E-MAIL:	fcra.00691@sbi.co.in
BANK TELEPHONE:	+91 011 2337 4390
BANK IFSC CODE:	SBIN0000691