

Code List No. 5
(Invisible and Capital Receipts)

Sr. No.	Purpose	Description	Code
A- TRANSPORT			
Sea transport			
1	Earnings of Pak shipping Companies	Receipts of surplus earnings of Pakistani shipping companies representing gross freight less all expenses at foreign ports.	9010
2	Charter of Pak ships with crew	Receipts on account of charter of Pakistani ships (vessels) with crew for a limited period i.e., time charter.	9011
3	Supply of Bunker oil-for ships	Receipts by oil companies in Pakistan for supply of bunker oil to foreign ships.	9012
4	Repair and maintenance of ships & salvage earnings	Remittances received from foreign shipping companies either by the repairers directly or through their agents, covering the cost of repairs, maintenance, salvage, etc. of foreign ships	9013
5	Remittances received by for Shipping Companies or their/ agents	Receipts from abroad by foreign shipping companies or their agents on account of stevedoring, harbor fees, crew expenses and other expenses of foreign ships in Pakistan. This does not include receipts for supply of bunker oil or their collections in Pakistan for freight, passage, etc.	9014
6	Refund transportation-Sea	Refund of payments on account of various items for sea transportations.	9015
Air transport			
1	Earnings of Pak airlines	Receipts of surplus earnings of Pakistani air companies representing gross freight and passage collections less all payments abroad.	9016
2	Charter of Pak aircrafts with crew	Receipts on account of charter of Pakistani aircrafts with crew for a limited period including specific flight or time charter.	9017
3	Supply of aviation Fuel-for aircrafts	Receipts by oil companies in Pakistan for supply of aviation fuel to foreign aircrafts.	9018
4	Repairs and maintenance of foreign aircrafts	Remittances received from foreign air company either by the repairers directly or through their agents, covering the cost of repairs and maintenance, etc.	9019
5	Remittances received by foreign airlines or their agents	Remittances received from abroad for various services including maintenance or establishment and provisions, etc. purchased by foreign airlines or their agents. This does not include receipts for aviation fuel or their collections in Pakistan for freight, passage, etc.	9020
6	Refund transportation -air	Refund of payments on account of various items for air transportations.	9021
7	Remittances received by recruiting agents for passage cost	Remittances received by recruiting agents in Pakistan as reimbursement of cost of passage in respect of persons going abroad for employment.	9022
Other transport			
1	Earnings of Pak road transport	Receipts of surplus earnings of Pakistani road companies representing gross passage and freight collections less all payments abroad.	9023
2	Receipts of surplus earnings of Pakistan railways	Receipts of surplus earnings of Pakistan railways representing gross freight and passage collections less all payments abroad.	9024
3	Refund other transportation	Refund of payments on account of various items for other transportations.	9026
4	Remittances received by freight forwarders & clearing agents through Sea	Receipts of freight forwarders & clearing agents for sea transportation.	9027
5	Remittances received by freight forwarders & clearing agents through Air	Receipts of freight forwarders & clearing agents for air transportation.	9028
6	Remittances received by freight forwarders & clearing agents through Land	Receipts of freight forwarders & clearing agents for land transportation.	9029
7	Earning of Liquid fuel transport through Pipelines	Receipts on account of earning of Liquid fuel transport through Pipelines across borders	9025
8	Earning through Electricity transmission	Receipts on account of earning through charges of Electricity transmissions across borders	9030
9	Other transport services	Receipts on account of other transport services include services that are auxiliary to transport and not directly provided for the movement of goods and persons. The category includes cargo handling charges billed separately from freight, storage and warehousing, packing and repackaging, towing not included in freight services, pilotage and navigational aid for carriers, air traffic control, cleaning performed in ports and airports on transport equipment, and agents' fees associated with passenger and freight transport (e.g., freight forwarding and brokerage services). Container detention charges are also included.	9009

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Sr. No.	Purpose	Description	Code
Postal and courier services			
1	Postal services	Receipt from foreign post offices for pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matter and of parcels, packages by national postal administrations.	9091
2	Courier services	Receipt from courier companies for pick-up, transport and delivery of letters, newspapers, periodicals, brochures and other printed matter and of parcels, packages by national operators	9092
B - TRAVEL			
Business travel			
Official			
1	Official travel-Gov.	Receipts from foreign government and semi-government employees on official travel in Pakistan	9031
2	Official travel-Int. Organizations	Receipts from officials of international organizations on official travel including receipts from carrier crews stopping off or laying over.	9032
3	Surrender of unspent bal. Off. travel	Surrender of unutilized foreign exchange by the officials on their return from foreign tour.	9033
Commercial			
1	Business travel on behalf of non-resident Enterprises	Receipts from commercial travelers who visit Pakistan for sales campaigns, market exploration or commercial negotiations, installation of machinery or equipment etc. on behalf of an enterprise established in another country.	9041
2	Non official & Non Commercial delegation	Receipts from self-employed nonresidents on traveling for business purposes	9051
3	Surrender of unspent bal. non official	Surrender of unutilized foreign exchange by the non-officials on their return from foreign tour.	9052
Personal travel			
Health related			
1	Health	Receipts from non -resident patients for medical / Health treatment in Pakistan (including expenses for acquiring medical services, other health care, food, accommodation and local transport)	9061
Education related			
1	Students	Receipts by educational institutions or non-resident individuals on account of education of non-resident students studying in Pakistan (including tuition, food, accommodation, local transport, health services' charges)	9071
2	Trainees	Receipts on account of training expenditure of foreign trainees in Pakistan other than officials of government and semi-government organizations.	9072
3	Students and trainees (Outside Pakistan)	Receipts on account of foreign students and trainees receiving education/training from Pakistan such as online courses, degrees from educational institutions in Pakistan. Also include receipts for evaluation of research thesis and paper publications at international journals.	9073

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Sr. No.	Purpose	Description	Code
Others			
1	Tourists Pak national	Purchases of foreign currency / rupee denominated instruments from Pakistani nationals including students who are on temporary visits to Pakistan on holiday. These also include remittances in the form of M.Ts., T.T., etc. in favor of such Pakistani nationals. Remittances in favor of Pakistani nationals who are resident in Pakistan to be classified as family remittances. Also include remittances from abroad in favor of hotels, tour operators and travel agents.	9081
2	Tourists foreign national	Purchases of instruments from foreign nationals (including Pakistanis holding foreign passports) coming to Pakistan as tourists on temporary visits. This will also include (a) Remittances in the form of M.Ts., T.Ts., Credit cards, Debit cards, etc., in favor of such foreign tourists and (b) Remittances from abroad in favor of hotels, tour operators and travel agents.	9082
3	Religious travel	Receipts from non-residents on religious visits (including expenses occurred on food, accommodation, local transport and health services)	9083
4	Surrender unspent balance Pak national	Surrender of Pakistani nationals of unutilized amount of exchange (cash, cheques, etc.,) released for their temporary visits abroad.	9084
5	Surrender unspent bal. Hajj	Surrender by Pakistani hajjis of unutilized amount of foreign exchanges (cash, cheques, etc.) on their return	9085
6	Surrender unspent bal. Non Hajj	Surrender by Pakistani Zairin of unutilized amount of foreign exchange (cash, cheques, etc.) released for Umrah, Ziarat, etc.	9086
C - CONSTRUCTION			
1	Construction services	Remittances received on account of work performed on construction projects and installation by personnel of Pakistani enterprises abroad. Also include remittances received by Pakistani residents on account of construction services provided to nonresidents in Pakistan.	9111
D - INSURANCE AND PENSION SERVICES			
Life insurance and pension funding			
1	Life insurance and pension services	Receipts of insurance service charges on account of life Insurance and pension funds.	9121
2	Refund of insurance and pension services	Refund of insurance and pension services	9124
Freight insurance			
Other direct insurance (Nonlife)			
1	Non-life insurance services	This represents receipts of nonlife insurance services charges by insurance companies in Pakistan.	9141
2	Refund of Insurance	Refund of other direct insurance payments	9146
Reinsurance			
1	Reinsurance-life	Receipts of reinsurance services charges on account of life reinsurance placed by foreign insurance companies with insurance companies in Pakistan.	9151
2	Reinsurance - Nonlife	Receipts of reinsurance services charges on account of nonlife reinsurance placed by foreign insurance companies with insurance companies in Pakistan.	9152
Auxiliary services			
1	Services auxiliary to insurance	Receipts on account of services auxiliary to insurance including brokerage and agency services	9161

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Sr. No.	Purpose	Description	Code
E - FINANCIAL SERVICES			
(other than insurance)			
1	Bank commission and charges	Receipts of banks operating in Pakistan from their offices and correspondents abroad on account of intermediary service fees such as on letter of credit, bankers' acceptances lines of credit, financial leasing and foreign exchange transactions. This also includes charges of guarantees, commission and other fees related to transactions in securities -brokerage, placements of issues, underwriting, redemption, and arrangements of swaps and other hedging instruments etc. (excluding FISM).	9171
2	Remittances for guarantees involved	Receipts on account of enforcement of guarantees provided by banks and other abroad.	9172
3	Non-bank financial services	Receipts on account of all other financial services like, investment banking, mergers, acquisition, corporate finance, venture capital, securities brokerage, etc. not included in items above.	9173
4	Refund of financial services	Refund of financial services	9174
F - TELECOMMUNICATIONS, COMPUTER and INFORMATION SERVICES			
Telecommunication services			
1	Telecommunication services	Receipts on account of telecommunication services viz. transmission of sound, images or other information by telephone, telegram, cable, broadcasting, satellite, electronic mail facsimile services etc. This also includes business network services, teleconferencing services and support services.	9101
2	Call Centers	Call Centers - Receipts on account of services provided by Call Centers	9102
Computer services			
1	Hardware consultancy services	Receipts on account of computer hardware consultancy services provided to non-residents.	9181
2	Software consultancy services	Receipt on account of data base services provided to non-residents such as development, storage, and on-line time series. Also included are the data processing services provided to nonresidents	9182
3	Maintenance & repairs of computers	Receipts on account of maintenance and repairs of computers and peripheral equipment abroad to non-residents.	9183
4	Export of Computer Software	Receipts on account of export of computer software including design, development, and programming of customized system.	9184
5	Other computer services	Receipts on account of other computer services not specified elsewhere.	9185
6	Freelance of computer and information services	Remittances received by resident individuals/households from reputed overseas IT firms and online platforms on account of free-lance of computer and information systems services.	9186
Information services			
1	Earnings of journalists / authors	Earnings of journalists and writers on account of their contribution in foreign magazines, newspapers etc.	9191
2	Subscription to newspapers/periodicals	Receipts on account of subscription to domestic newspapers and periodicals (not in bulk) by non-residents abroad. Also includes subscription charges to online journals, library resources and publication fees in local news papers.	9192
3	News agents and correspondents	Remittances received by Pakistani newsagents and news correspondents from abroad for their services.	9193

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G - CHARGES FOR THE USE OF INTELLECTUAL PROPERTY N.I.E			
1	Royalties & trade marks	Receipts associated with the authorized use of proprietary rights (such as patents, trademarks, copyrights, industrial processes and designs including trade secrets, franchises). These rights can arise from research and development, as well as from marketing.	9201
2	License fee	Receipts on account of charges for licenses to reproduce or distribute (or both) intellectual property embodied in produced originals or prototypes (such as copyrights on books and manuscripts, computer software, cinematographic works, and sound recordings) and related rights (such as for live performances and television, cable, or satellite broadcast).	9202
H - OTHER BUSINESS SERVICES			
Merchanting & Other Trade Related Services			
1	Merchanting	Receipt on account of merchanting (Merchanting is defined as the purchase of goods by a resident (of the compiling economy) from a nonresident combined with the subsequent resale of the same goods to another nonresident without the goods being present in the compiling economy. Merchanting occurs for transactions involving goods where physical possession of the goods by the owner is unnecessary for the process to occur.	9211
2	Trade Related Services	Receipts on account of other trade related services cover commission on goods and services transactions between resident merchants, commodity brokers, dealers and commission agents and non-residents. This includes transactions in ships, aircraft, and auction sales as well.	9212
Operational leasing (rental) services			
1	Charter of ships without crew-op. leasing	Remittances on account of residents /non-residents transactions associated with operational leasing (other than financial leasing) and charter of ships without crew (without operators). This does not include insurance claims.	9221
2	Charter of aircrafts without crew	Remittances on account of residents /non-residents transactions associated with charter of aircrafts without crew (without operators). This does not include insurance claims.	9222
Miscellaneous business, professional, and technical services, Legal, accounting, management consultancy, and public relation services			
1	Waste treatment and depollution	Receipts on account of waste treatment & depollution services including waste collection & disposal, remediation, sanitation, and other environmental protection services, such as production of carbon offsets or carbon sequestration that are not classified under any more specific category.	9230
2	Legal services	Receipts on account of legal fees of lawyers.	9231
3	Accounting auditing, & tax consultancy services	Receipts on account of accounting, auditing, bookkeeping, and tax consultancy services.	9232
4	Business & management consultancy & public relations	Receipts on account of business and management consultancy from abroad. Also includes subscription/membership/participation dues received by market nonprofit organizations, such as chambers of commerce or trade associations, conferences, seminars, games, etc.	9233
5	Agency commission	Commission received by recruiting agents, importers, indenters, and others in Pakistan.	9234
6	Printing charges of security documents	Receipts on account of printing of currency notes, stamps and other securities documents including mintage of coins, medals, etc.	9235
7	Processing fees on goods owned by others	Receipts on account of processing of goods for improvement owned by another economy, such as refining petroleum and crude oil, transformation of cotton or fabric, processing of iron or steel powder, and assembling bodies or chassis & engines, etc.	9236

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8	Advertisements market research & public opinion polling	Receipts on account of advertisement services such as design, creation, and marketing of advertisements by advertising agencies, media placement, including the purchase and sale of advertising space, exhibition services provided by trade fairs, the promotion of products, market research and public polling abroad on various issues.	9237
9	Research and development	Receipt on account of services associated with basic research, applied research, and experimental development of new products and processes. Services associated with sciences, social sciences and humanities are covered. Also included is the development of operating system representing technological advances.	9238
10	Architecture, engineering, & technical services	Receipts on account of residents/nonresidents transactions relating to architectural design of urban and other development projects, planning and project design and supervision of dams, bridges, airports, turnkey projects, etc. surveying, cartography, product testing, and certification, and technical inspection services.	9239
11	Agriculture, mining, & on-site processing	Receipts on account of services provided by residents to nonresident covering services associated with agricultural crops (e.g., protection against insects and disease, increasing of harvest yields, etc.) forestry services, mining-related services (e.g., analysis of ores etc.) and on -site processing of goods that have been imported but not re-exported.	9241
12	Refund and rebate	Receipts on account of loss in weight, quality, discount, claims and difference in price, etc. in respect of imports.	9242
13	Receipts of security deposits with tenders	Receipts of security deposits with tenders submitted to rice and other export corporations.	9243
14	Services in medicine exports	Receipt of export services in medicines against promotion of sales of essential ethical medicines.	9244
15	Miscellaneous other business services, n.i.e	Receipts on account of transactions between residents /nonresidents covering items such as placement of personnel, security and investigative services, photographic services, building cleaning etc. (also included are payments for local supplies, utility payments, veterinary services etc. by nonresidents enterprises engaged in construction services) and all other relevant services not classified in items above.	9247
16	Reverse Misc. other business services	Refund of payments on account of various items of miscellaneous services.	9248
17	Other free-lance services	Remittances received by resident individuals/households from overseas reputed online platforms, firms and individuals on account of free-lance services other than computer and information systems services	9249
18	Maintenance and repair services	Maintenance and repair services n.i.e. cover maintenance and repair work by residents on goods that are owned by nonresidents. The repairs may be performed at the site of the repairer or elsewhere. Repairs and maintenance on ships, aircraft, and other transport equipment are included in this item.	9250

I - PERSONAL, CULTURAL, AND RECREATIONAL SERVICES

Audiovisual and related services			
1	Audiovisual and related services	Receipts on account of services and associated fees related to the production of motion pictures (on film or video tape), radio and television programs (live or on tape) and musical recordings. Also included are receipts on rentals, fees received by resident sectors, directors, producers, etc. for production abroad. Fees to actors, producers, etc. involved with theatrical and musical production, sporting events, circus etc. and fees for distribution rights (for television, radio etc.) for these activities are included.	9251
Other personal, cultural, and recreational services			
1	Earnings of professional artists	Receipts of earnings of singers, musicians, wrestlers, sportsmen, etc. on account of their performance abroad.	9261
2	Other personal, cultural, & recreational services	Receipts on account of services such as those associated with museum, libraries, archives, and other cultural, sporting and recreational activities. Also included are fees for services, including provision of correspondence courses, rendered abroad by teachers and doctors.	9262

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Sr. No.	Purpose	Description	Code
J - GOVERNMENT GOODS AND SERVICES, n.i.e.			
1	Remittances received by foreign missions in Pakistan	Funds received by foreign embassies, consulates and their attached offices in Pakistan to meet their establishment and other expenses.	9271
2	Military units and agencies	Funds received by foreign official entities (located in Pakistan) such as military units, aid missions etc.	9272
3	Other government services	Receipts on account of other government services not specified elsewhere.	9273
International organization			
1	Remittances received by international organizations.	Funds received by international organizations and international bodies, and their attached offices in Pakistan.	9281
K - INCOME			
a) Compensation of employees			
1	Compensation of employees	Receipts on account of wages, salaries, and other benefits, in cash or in kind, earned by Pakistani workers abroad (living abroad for less than one year). Also included are contributions paid by the employers, on behalf of the employees, to social security. Cross-border compensation of employees arises when a resident individual (in Pakistan) is employed by a nonresident or when a resident employs a nonresident individual.	9291
b) Investment income - Direct investment			
i) Income on equity			
1	Profits earned by branches/and other unincorporated enterprises of Pakistani investment companies operating abroad	Receipts of income on account of distributed branch profits by Pakistani (investors) companies, firms, and banks having ownership or co-ownership of (10% or more of the shares) branches and other unincorporated enterprises operating abroad.	9301
2	Dividends earned by Pakistani investments companies operating abroad.	Receipts on account of dividends by Pakistani (investors) companies, firms, and banks having direct investment (ownership of 10% or more) in the enterprises operating abroad.	9302
3	Surplus funds received by Pak insurance cos. operating abroad	Remittances received from overseas branches/agencies of State Life Insurance company of Pakistan and other Pakistani life insurance companies representing surplus funds originating from their operations abroad.	9122
4	Income on Investment Fund Shares (Dividends)	Receipts of dividends on account of Investment Fund Shares. Shareholders' income from investment funds is defined as the investment income earned on the fund's investment portfolio after deducting operating expenses.	9303
ii) Income on debt (interest)			
1	Interest on debt from associated enterprises abroad	Receipts of interest on inter-company debt to direct investor from associated enterprises abroad.	9311
2	Interest on other financial instruments abroad	Receipts of interest on financial instruments other than inter-company debt from direct investment enterprises abroad. Interest is a form of investment income that is receivable by the owners of certain kinds of financial assets, namely deposits, debt securities, and other accounts receivable, for putting the financial assets at the disposal of another institutional unit.	9312
c) Investment income - Portfolio investment			
i) Income on equity (dividends) -			
1	Dividends - General government	Receipts of dividends from abroad by govt. and govt. controlled enterprises in the enterprises in which they have shares (less than 10% of the shares in the enterprise)	9322
2	Dividends - Banks	Receipts of dividends from abroad by banks in the enterprises in which they have shares (less than 10% of the shares in the enterprise)	9323
3	Dividends - Other sectors	Receipts of dividends from abroad by private sector enterprises and individuals in the enterprises in which they have shares (less than 10% of the shares in the enterprise)	9324

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Sr. No.	Purpose	Description	Code
ii) Income on Investment Fund Shares (Dividends)			
1	Dividends - General government	Receipts by general government of dividends on account of Investment Fund Shares. Shareholders' income from investment funds is defined as the investment income earned on the fund's investment portfolio after deducting operating expenses.	9331
2	Dividends - Banks	Receipts of dividends by banks on account of Investment Fund Shares. Shareholders' income from investment funds is defined as the investment income earned on the fund's investment portfolio after deducting operating expenses.	9332
3	Dividends - Other sectors	Receipts of dividends by other sectors on account of Investment Fund Shares. Shareholders' income from investment funds is defined as the investment income earned on the fund's investment portfolio after deducting operating expenses.	9333
iii) Income on debt (interest)			
I) Bonds and notes			
1	Bonds and notes - General government	Receipts of interest on account of bonds, debentures, notes, non - participating preferred stocks or shares, convertible bonds and bonds with optional maturity dates (the latest of which is more than one year after maturity) by govt. and govt.- controlled enterprises. Also included are the negotiable certificates of deposits with maturity of more than one year; dual currency bonds; zero coupons and other deep discounted bonds; floating rate bonds; indexed bonds; and asset based securities, such as collateralized mortgage obligations and participation certificates etc.	9341
2	Bonds and notes - Banks	Receipts of interest on account of bonds, debentures, notes, non - participating preferred stocks or shares, convertible bonds and bonds with optional maturity dates (the latest of which is more than one year after maturity) by banks. Also included are the negotiable certificates of deposits with maturity of more than one year; dual currency bonds; zero coupons and other deep discounted bonds; floating rate bonds; indexed bonds; and asset based securities, such as collateralized mortgage obligations and participation certificates etc.	9351
3	Bonds and notes - Other sectors	Receipt of profit/interest by banks on money market instruments such as treasury bills, commercial and finance papers, bankers' acceptances, negotiable certificates of deposit (with original maturity of one year or less) and short- term notes issued under note issuance facilities (NIFs) by other sectors.	9361
II) Money market instruments			
1	Money market instruments - General government	Receipt of profit/interest by govt. and govt. controlled enterprises on money market instruments such as treasury bills, commercial and finance papers, bankers' acceptances, negotiable certificates of deposit (with original maturity of one year or less) and short- term notes issued under note issuance facilities (NIFs).	9381
2	Money market instruments - Banks	Receipt of profit/interest by banks on money market instruments such as treasury bills, commercial and finance papers, bankers' acceptances, negotiable certificates of deposit (with original maturity of one year or less) and short- term notes issued under and short- term notes issued under note issuance facilities (NIFs).	9391
3	Money market instruments - Other sectors	Receipt of profit/interest by private sector enterprises on money market instruments such as treasury bills, commercial and finance papers, bankers' acceptances, negotiable certificates of deposit (with original maturity of one year or less) and short- term notes issued under note issuance facilities (NIFs).	9401

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Sr. No.	Purpose	Description	Code
	INTEREST ON DEPOSIT	INTEREST ON DEPOSIT	9412
	DISCOUNT	DISCOUNT	9414
	III) Other investment		
	General government		
1	Interest debt servicing- refund of	Refund of interest, service and commitment charges on foreign loan and credits chargeable to debt servicing.	9421
2	Others	Other receipts by govt. and govt. controlled enterprises.	9422
3	Refund of interest on S/L term borrowings-Govt.	Refund of interest on short-term/long-term borrowings by govt. and govt. controlled enterprises.	9423
4	Rent on natural resources	Remittances received on account of rent for putting natural resources at the disposal of another institutional unit. Natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum.	9426
	Banks		
1	Interest on deposits	Receipts of banks on account of interest on their deposits abroad, etc.	9431
2	Interest on foreign currency trade loans	Receipts on account of foreign currency trade loans by banks.	9432
3	Discount	Receipts of banks on account of discount on trade bills etc.	9433
4	Others	Other receipts by banks	9434
5	Refund of S/L term borrowings-banks	Refund of interest on short-term/long-term borrowings by banks	9435
	Other sectors		
1	Interest-other sectors	Receipts of Private sector enterprises and individuals on account of interest on their deposits abroad, etc.	9441
2	Discount- on trade bills-other sec.	Receipts of Private sector enterprises and individuals on account of discount on trade bills etc.	9442
3	Rent-other sectors	Receipts on account of rent of the property.	9443
4	Other inv. Income n.s.e-other sectors	Other investment income not specified elsewhere	9444
5	Refund of S/L term borrowings-others	Refund of interest on short-term/long-term borrowings by other than banks	9445
6	Remittances of premium received on financial deriv	Remittances of premium received on financial derivatives	9448
		L - CURRENT TRANSFERS	
	i) General government		
1	Taxes and duties	Receipts on account of taxes and duties payable to the government. Also included are receipts on account of withholding taxes, fines, penalties, or interest charges on the late payment of taxes. Other fines are treated separately as current transfers.	9451
2	Custom duty in Gold	Receipts on account of import duty on gold.	9452
3	Official donations (Budgetary grant)	Receipts of cash/grants from other governments for financing current expenditures by Pakistan (the recipient country)	9453
4	Official donations (Aid and relief related)	Receipts on account of gifts of food, clothing, other consumer goods, medical supplies, etc. associated with relief efforts in the wake of famine, earthquakes, other natural disasters and wars or other actions.	9454
5	Official donations (Military)	Receipts on account of gifts of certain military equipment, that is weapons and the equipment to support and deliver weapons which-by convention-are not treated as fixed assets.	9455
6	Official transfers (Regular)	Receipts on account of regular transfers-made as a matter of policy-by international organizations to Pakistan	9456
7	Official transfers (Technical)	Receipts on account of salaries of technical assistance staff and related costs and expenses from international organizations to Pakistan.	9457
8	Zakat remittances	Receipts on account of Zakat from abroad	9458
9	Sadaqat remittances	Receipts on account of Sadaqat from abroad	9459
10	Official transfers (N.S.E)	Other official transfers not specified elsewhere.	9461
11	Reverse unrequited transfers-official	Receipt on account of reverse of official unrequited transfers.	9462

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Sr. No.	Purpose	Description	Code
12	Social Contributions to general government	Social contributions are the actual or imputed contributions made by households to government social insurance schemes to make provision for social benefits to be paid. Social insurance schemes include social security schemes like Employees Old Age Benefit Institutions.	9463
ii) Other sectors			
1	Net premiums on nonlife insurance and standardized guaranteed	Nonlife insurance premiums consist of both the gross premiums received by policyholders to obtain insurance during the accounting period (premiums earned) and the premium supplements received out of the investment income attributable to insurance policyholders.	9468
2	Nonlife insurance claims and calls under standardized guarantees	Nonlife insurance claims are the amounts received in settlement of claims that become due during the current accounting period. Claims become due at the moment when the eventuality occurs that gives rise to a valid claim.	9469
3	Social Contributions	Social contributions are the actual or imputed contributions made by households to social insurance schemes to make provision for social benefits to be paid. Social insurance schemes include social security schemes (which cover the entire community or large sections of it and are imposed, controlled, and financed by government) and employment-related schemes (including funded and unfunded pension schemes).	9470
4	Workers' remittances-other sectors	Remittances received from Pakistani workers living abroad for one year or more on account of family maintenance in Pakistan. However, money remitted by a Pakistani for the purpose of making a deposit in his own account with a bank in Pakistan represents a financial investment, which is recorded in the financial account, rather than a transfer.	9471
5	Workers' remittances- Postal-other Sec.	Remittances received through postal authorities	9472
6	Private donations	Amounts received as gifts, dowries, inheritances, alimony and other support remittances, tickets sold by and prizes won from lotteries, grants made for purposes other than investment, contributions to religious, scientific, cultural, and charitable organizations. Also includes transfers to NPISHs from nonresident institutional units in the form of membership dues, subscriptions.	9473
7	Cost of import of Gold	Placement of non-monetary gold value into separate foreign currency account.	9474
8	Kerb purchases	Purchases from kerb market.	9475
9	Private transfers (n.s.e)	Other private transfers not specified elsewhere.	9476
10	Pension Transactions	Remittances received from abroad by resident pensioners on account of pensions only	9477
11	Utility bills and other agency fee & payments etc.	Remittances received by electricity & gas companies, Telecoms, educational institutions and universities accredited by HEC, super stores, hospitals etc. in their consumer accounts from overseas Pakistani individuals on account of above in Pakistan.	9478
12	Housing schemes	Remittances received by real estate builders/developers and housing societies from overseas Pakistani individuals for purchase of residential property for their families in Pakistan. This does not include remittances for direct investment in enterprise.	9479

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Sr. No.	Purpose	Description	Code
M - CAPITAL TRANSFERS			
i) General government			
1	Investment grants-In cash	Receipts of investment grants in cash by Pakistan for the purposes of fixed capital formation. These grants are often tied to specific investment projects such as large construction projects. If the investment project continues over a long period of time an investment grant in cash may be paid in installments. Installment payments continue to be classified as capital transfers even though such payments may be recorded in a succession of different accounting periods.	9481
2	Grants for military establishments	Receipts of grants by Pakistan on account of structures such as airfields, docks, roads, hospitals, and other buildings used by military establishments. These structures by the donor governments or by the other enterprises that are paid directly by the donor government. Investment grants do not include transfers of military equipment in the form of weapons or equipment with the sole function of being fired. Such weapons and equipment are not classified as fixed assets but, by convention, are included under current transfers. Transfer of military equipment that also has civilian uses are recorded as other capital transfers.	9482
3	Taxes and duties on capital transfers	Receipts on account of taxes levied by the government at irregular and infrequent intervals on the values of assets transferred to foreigners. These consist largely of inheritance taxes, death duties, and gift taxes. Compensation receipts by the government from the foreign governments for extensive damages to capital assets or serious injuries not covered by the insurance policies represent another form of capital transfers. These include payments for damages caused by oil spills, majors explosions, the side effect of drugs etc.	9483
4	Other capital transfer	Receipts on account of other capital transfers (governmental entities) not specified elsewhere.	9484
ii) Other sectors			
1	Investment grants in cash-others	Receipts of investment grants in cash by nongovernmental organizations of Pakistan for the purposes of fixed capital formation. These grants are often tied to specific investment projects such as large construction projects. If the investment project continues over a long period of time an investment grant in cash may be paid in installments. Installment payments continue to be classified as capital transfers even though such payments may be recorded in a succession of different accounting periods.	9491
2	Investment grants-legacies, gifts etc.	Receipts on account of legacies or large gifts by residents, nonprofit institutions and exceptionally large donations made by enterprises or households abroad to nongovernmental institutions in Pakistan for financing gross fixed capital formation e.g., gifts to universities to cover costs of building new residential quarters, libraries, laboratories, etc	9492
3	Receipts on account of liabilities of the migrants	Receipts on account of liabilities of the migrants who migrated from Pakistan. These transfers are not transaction between two parties but contra-entries to flows of goods and changes in the financial items that arise from migration (changes of residence for at least one year) of individuals from one economy to another. The transfers to be recorded are thus equal to the net worth of the migrant. All the household and personal effects of migrants, together with any movable capital goods actually transferred from the old economy to the new economy are included in under goods, general merchandise.	9493
4	Other capital transfers-others	Receipts on account of other capital transfers (nongovernmental entities) not specified elsewhere	9494
iii) Disposal of Non-produced Non-financial Assets			
1	Sale of land for establishment of embassy/institution.	Receipts on account of sale of land to a foreign government for establishing embassies or missions in Pakistan.	9501
2	Sale of Intangible, nonfinancial assets	Receipts on account of sale of intangible, nonfinancial assets such as patents and copyrights etc.	9502
3	Sale of marketing assets	Receipts on account of sale of franchises or trademarks.	9503

Code List No. 5
(Invisible and Capital Receipts)

Sr. No.	Purpose	Description	Code
N - FINANCIAL ACCOUNT			
I) Short - term capital			
General government			
1	Receipts of short-term capital on General Government Account	Receipts of short-term capital on Government Account not specified elsewhere.	9521
Banks			
1	Borrowings by banks from abroad	Borrowings of less than one-year maturity by banks from sources abroad. This does not include over-drafts in their foreign currency accounts maintained with their overseas branches or correspondents.	9522
2	Borrowings by others from abroad	Short-term borrowings of less than one-year maturity by other than banks from sources abroad (other than direct investors).	9523
Foreign currency accounts			
1	Borrowings by banks within Pakistan-FCA	Borrowings of less than one-year maturity by banks from other banks in Pakistan paid against the balances held in foreign currency accounts.	9524
2	Withdrawals in Equivalent Pak Rupees from FCA residents individuals	Contra on account of withdrawals converted into Pak Rupees from FCAs-residents individuals other than the purpose of export proceeds (workers' remittances).	9525
3	Withdrawals in Eq. Pak Rupees from FCA-residents enterprises - Direct investment	Contra on account of withdrawals converted into Pak Rupees from FCAs-residents enterprises on account of equity capital, direct investment from abroad.	9526
4	Withdrawals in Equivalent Pak Rupees from FCA residents enterprises- Portfolio	Contra on account of withdrawals converted into Pak Rupees from FCAs-residents enterprises on account of equity capital, portfolio investment from abroad.	9527
5	Withdrawals in Equivalent Pak Rupees from FCA residents enterprises- other purpose	Contra on account of withdrawals converted into Pak Rupees from FCAs-residents enterprises for the purpose other than workers' remittances or foreign investment.	9528
6	Withdrawals in Equivalent Pak Rupees from FCA residents- General government	Contra on account of withdrawals converted into Pak Rupees from FCAs of Public Sector enterprises.	9529
7	Withdrawal in Eqv. PKR from Sp. FCA-Resident Ent.	Contra on account of encashment from Special Foreign Currency Accounts opened by Private Sector enterprises with banks in Pakistan.	9530
8	Withdrawals Pak. Rs. FCA-non-residents	Contra on account of withdrawals converted into Pak Rupees from FCAs-non-residents.	9531
9	FCA of residents- individuals	Amounts received for credit to Foreign Currency Accounts of residents individuals maintained in Pakistan.	9532
10	FCA of residents- General government	Amounts received for credit to Foreign Currency Accounts of Public Sector enterprises in Pakistan.	9533
11	FCA of residents-enterprises	Amounts received for credit to Foreign Currency Accounts of Private Sector enterprises maintained in Pakistan other than special FCA.	9534
12	FCA of non-residents	Amounts received for credit to Foreign Currency Accounts of Non-residents maintained in Pakistan.	9535
13	Foreign currency accounts - NBFIs	Amounts received for issuance of certificates of investment (COI) mobilized under Foreign Currency Accounts.	9536
Swaps			
1	Short-term SWAPS-Interbank	Receipts of foreign currency by banks in Pakistan under swap agreement of less than one-year maturity from interbank.	9537
2	Short-term SWAPS-abroad	Receipts of foreign currency by banks in Pakistan under swap agreement of less than one-year maturity from abroad.	9538
Placements			
1	Withdrawal of Placements made within Pak.- banks<1 yr	Withdrawal of placements of funds with banks within Pakistan or with SBP for a period of less than one-year maturity.	9539
2	Withdrawal of Placements made outside Pak.- Banks<1 yr	Withdrawal of placements of funds with banks abroad for a maturity period less than one-year.	9541
3	Withdrawal from balances of CRR/SCRR-SBP	Withdrawal of foreign currency from the balance held with SBP in the account of CRR/SCRR.	9542

Code List No. 5
(Invisible and Capital Receipts)

Sr. No.	Purpose	Description	Code
Trade Finance			
1	Replenishment of FCA from interbank for settlement of FX loan (Pre-shipment) to exporters	Purchase of foreign exchange from the SBP or interbank for settlement of foreign currency loan (pre-shipment) in case of non-realization of export remittances by the due date to replenish the FCA balance.	9543
2	Replenishment of FCA from interbank for settlement of FX loan (Post-shipment) to exporters	Purchase of foreign exchange from the SBP or interbank for settlement of foreign currency loan (post-shipment) - in case of non-realization of export remittances by the due date to replenish the FCA balance.	9544
3	Receipts against FX loan to importers	Purchases of foreign exchange from interbank on behalf of importer to replenish the foreign currency account balance.	9545
Employees Stock Options			
1	Employees stock options	Amounts received from abroad on account of employees stock options.	9546
2	Employees stock options - Repatriation of	Amounts received from abroad on account of repatriation of employee's stock options.	9547
Financial Derivatives			
1	Options & Forwards type contracts in Pakistan	Receipts on account of financial derivatives (options and forwards) in Pakistan from abroad	9548
2	Options & Forwards type contracts (Repatriation of)	Receipts on account of repatriation of financial derivatives (options and forwards) from abroad	9549
II) Long -term capital			
a) Direct Investment - Abroad (Repatriation of)			
i) Equity capital			
1	General government	Remittances received by Public Sector enterprises on account of repatriation of direct investment abroad.	9551
2	Other sector	Remittances received by Pakistani companies excluding Public Sector enterprises on account of repatriation of direct investment abroad.	9552
ii) Other capital			
1	General government	Remittances received by Public Sector enterprises on account of repatriation of loans, debt securities and suppliers credit etc. made to enterprises abroad by direct investors of Pakistan.	9553
2	Other sector	Remittances received by Pakistani companies excluding Public Sector enterprises on account of repatriation of loans, debt securities and suppliers credit etc. made to enterprises abroad.	9554
iii) Investment Fund Shares			
1	General Government -Equity Capital (Long term)Direct Investment abroad	Remittances received by Public Sector enterprises on account of repatriation of direct investment in "investment fund shares" abroad.	9555
2	Other Sector Private -Equity Capital (Long term) Direct Investment Abroad	Remittances received by Pakistani companies excluding Public Sector enterprises on account of repatriation of direct investment in "investment fund shares" abroad.	9556
b) Direct investment - in Pakistan			
i) Equity capital			
1	General government	Remittances received from abroad (direct investors) for equity participation and execution of contracts in Public Sector.	9561
2	Other sector-Private	Remittances received from foreign companies on account of equity participation in Pakistani companies other than those of Public Sector. Also includes funds brought in by branches of foreign companies / firms operating in Pakistan for execution of contracts and business establishment.	9562

Code List No. 5
(Invisible and Capital Receipts)

Sr. No.	Purpose	Description	Code
ii) Other capital			
1	General Government	Remittances received on account of loans, debt securities and suppliers credit etc. from direct investors abroad in favor of Pakistan's Public Sector enterprises.	9563
2	Other sector Private (ST)	Remittances received on account of Short term loans, debt securities and suppliers credit etc. from direct investors abroad in favor of Pakistani companies other than those of Public Sector.	9564
3	Other sector Private (LT)	Remittances received on account of long term loans, debt securities and suppliers credit etc. from direct investors abroad in favor of Pakistani companies other than those of Public Sector.	9565
iii) Investment Fund Shares			
1	Investment fund shares	Remittances received from abroad (direct investors) for participation in investment funds shares.	9566
c) Portfolio investment - Abroad (Dis-investment)			
i. Equity securities			
1	General government	Remittances received by Public Sector enterprises on account of repatriation of portfolio investments in equity securities from abroad.	9572
2	Banks	Remittances received by banks on account of repatriation of portfolio disinvestments in equity securities from abroad.	9573
3	Other sector	Remittances received on account of portfolio disinvestments in shares, stocks, participation, etc abroad.	9574

Code List No. 5
(Invisible and Capital Receipts)

Sr. No.	Purpose	Description	Code
ii. Debt Securities - Bonds and Notes			
1	General government	Remittances received by Public Sector enterprises on account of repatriation of portfolio investments in debt securities abroad. (Bonds, debentures, notes)	9582
2	Banks	Remittances received by banks on account of repatriation of portfolio investments in debt securities, bonds and notes abroad.	9583
3	Other sector	Remittances received on account of investments in debt securities, bonds and notes etc. abroad.	9584
iii. Money Market Instruments			
1	General government	Remittances received by Public Sector enterprises on account of repatriation of portfolio investments in money market securities abroad.	9592
2	Banks	Remittances received by banks on account of repatriation of portfolio investments in money market securities abroad.	9593
3	Other sector	Remittances received on account of investments in money market securities abroad.	9594
iv. Investment Fund Shares			
1	General government	Remittances received by Public Sector enterprises on account of repatriation of investments in "investment fund shares" from abroad.	9595
2	Banks	Remittances received by banks on account of repatriation of investments in "investment fund shares" from abroad.	9596
3	Other sector	Remittances received by other sectors on account of repatriation of investments in "investment fund shares" from abroad.	9597
d) Portfolio investment - in Pakistan			
i. Equity securities			
General Government			
1	Official portfolio investment (Repatriate basis)	Remittances received by public sector enterprises in Pakistan on account of sale of equity securities.	9602
2	Sale of instruments of National Savings Schemes	Remittances received on account of sale of instruments of National Saving Schemes (e.g. Special Saving Certificates, Defense Saving Certificates, and Prize Bonds etc.)	9605
3	Others	Remittances received by public sector on account of sale of other instruments of Portfolio Investment not specified elsewhere.	9606
1	Banks	Remittances received by banks in Pakistan on account of sale of equity securities.	9607
1	Other Sectors (SCRA)	Remittances received by private sector enterprises in Pakistan on account of sale of equity securities. Purchase of shares quoted on Stock Exchanges of Pakistan by non-residents through SCRA (Special convertible rupee accounts) or otherwise.	9608
2	Other sector (Other than SCRA)	Remittances received by private sector enterprises in Pakistan on account of sale of equity securities other than SCRA.	9609
ii. Debt Securities - Bonds and Notes			
1	General government	Remittances received by public sector enterprises in Pakistan on account of sale of debt securities (Bonds, debentures, notes).	9612
2	Banks	Remittances received by banks in Pakistan on account of sale of debt securities.	9613
3	Other sector	Remittances received by private sector enterprises in Pakistan on account of sale of debt securities.	9614

Code List No. 5
(Invisible and Capital Receipts)

Sr. No.	Purpose	Description	Code
iii. Money Market Instruments			
1	General government	Remittances received by public sector enterprises in Pakistan on account of sale of money market securities.	9622
2	Banks	Remittances received by banks in Pakistan on account of sale of money market securities.	9623
3	Other sector	Remittances received by private sector enterprises in Pakistan on account of sale of money market securities.	9624
iv. Investment Fund Shares			
1	Investment Fund Shares	Remittances received by investment fund shares on account of portfolio investment in Pakistan.	9625
III) Other long - term capital			
General Government			
1	Long – term capital n.s.e.	Receipt of long-term capital on official account not specified elsewhere.	9637
2	Repayment of loans by foreign governments	Receipts on account of repayment on loans by foreign government.	9638
Banks			
1	Borrowing by banks abroad	Borrowings of maturity of one year or more by banks from sources abroad.	9641
2	Borrowings by banks within Pakistan- FCA	Receipt on account of borrowings by banks from other banks with in Pakistan against balances of foreign currency accounts by the lender bank.	9642
SWAPS			
1	Long-term SWAPS interbank	Receipts of foreign currency by banks in Pakistan under swap agreement of maturity of one-year or more from interbank.	9643
2	Long-term SWAPS abroad	Receipts of foreign currency by banks in Pakistan under swap agreement of maturity of one-year or more from abroad.	9644
Placements			
1	Withdrawal of Placements made within Pakistan	Withdrawal of placements of funds with banks within Pakistan or with SBP for a maturity period of one-year or more.	9645
2	Withdrawal of Placements made outside Pakistan	Withdrawal of placements of funds with banks abroad for a maturity period of one-year or more.	9646
Other Sectors			
1	Borrowings by others	Borrowings of maturity of one year or more by other than banks from sources abroad.	9647
Foreign currency A/C (special Permission)			
1	Foreign currency accounts under special permission-Equity Portfolio investment	Remittances received on account of equity (where the investor has total holding of up to 10 percent) for credit to foreign currency accounts opened under special permission allowed to Pakistani companies / firms excluding receipts under foreign currency account scheme.	9648
2	Foreign currency accounts under special permission-Equity Direct investment	Remittances received on account of equity (where the investor has total holding of more than 10 percent) for credit to foreign currency accounts opened under special permission allowed to Pakistani companies / firms excluding receipts under foreign currency account scheme.	9649
3	Special FCA-Resident Ent.-Equity Direct Investment (ST)	Remittances received on account of short term inter-company loans (Investor's share in the company >= 10%) for credit to Special Foreign Currency Accounts opened by Private Sector enterprises with banks in Pakistan	9650
4	Special FCA-Resident Ent.-Equity Direct Investment (LT)	Remittances received on account of long term inter-company loans (Investor's share in the company >= 10%) for credit to Special Foreign Currency Accounts opened by Private Sector enterprises with banks in Pakistan	9654
5	Foreign currency accounts under special permission-Private loans	Remittances received on account of loan from abroad for credit to foreign currency accounts opened under special permission allowed to Pakistani companies / firms excluding receipts under foreign currency accounts scheme.	9651

Code List No. 5
(Invisible and Capital Receipts)

Sr. No.	Purpose	Description	Code
6	Qarz - e - Hasna	Receipt on account of Qarz-e-Hasna.	9652
7	Investment by migrants	Remittances received on account of purchase of real estate and other businesses from migrants abroad and managed by residents/relatives in Pakistan.	9653
8	Net premiums on life insurance	Life insurance premiums consist of both the gross premiums received by policyholders to obtain insurance during the accounting period (premiums earned) and the premium supplements received out of the investment income attributable to insurance policyholders.	9668
9	Life Insurance Claims	Life insurance claims are the amounts received in settlement of claims that become due during the current accounting period. Claims become due at the moment when the eventuality occurs that gives rise to a valid claim.	9669
IV) Cover Transfer			
General Government			
1	Pak Diplomatic Mission – refund of	Refund from Pakistan's Diplomatic Missions abroad.	9673
2	Short – term debt service loan	Receipt on government account of foreign loans repayable in less than one year and chargeable to debt servicing. This does not include short-term loans by banks and others that are classified under 'O (I)'. 	9674
3	Reimbursement	Receipt on account of reimbursements under various long-term loans/credits chargeable to debt servicing in respect of payments previously made from Pakistan's own resources. This does not include long-term loans (or reimbursements thereof) by Banks and Others	9675
4	Reversal entry – chargeable to debt servicing	Reversal entry on account of repayment of (principal only) long-term foreign loans/credits chargeable to debt servicing.	9676
5	Reversal of others unclassified	Reversal of remittances approved for special purposes.	9678
Banks			
1	Transaction in currency notes	Receipt on account of export of foreign currency notes and coins.	9681
2	Back to back currency transactions	Proceeds of cheques, bank drafts, etc. denominated in foreign currency purchased for sale of foreign currency notes and travelers cheques.	9682
Other Sector			
1	Long – term debt service cash loans/credits	Receipt of foreign cash loans/credits repayable in one year or more and chargeable to debt servicing.	9677
2	Surplus funds of freight forwarders.	Receipts of surplus earnings by freight forwarders and clearing agents.	9693
3	Reverse surplus funds of foreign shipping companies	Refunds of Surplus Funds as allowed on FP Statements for foreign shipping companies or their agents in Pakistan. This does not include remittances received from abroad.	9694
4	Reverse surplus funds of foreign airlines	Refunds of Surplus Funds as allowed on FP Statements for foreign airlines or their agents in Pakistan. This does not include remittances received from abroad.	9695
5	Reversal of payment for Suppliers' credit not chargeable to debt servicing	Refunds in respect of Suppliers Credits not chargeable to debt servicing.	9697
6	Funds received in Pakistan from offshore FCA	Funds received in Pakistan by enterprises from their offshore FCA against Form .R.	9698
7	Funds received in onshore FCA from offshore FCA	Funds received in onshore FCA from permissible offshore FCA of enterprises	9699
8	Cost of export samples	Receipts on account of cost of exports samples.	9703
Banks			
1	Remittances received for provision of goods under e-commerce transactions	E-commerce is a method of ordering or delivering products at least partly by electronic means, such as through the Internet or other computer-mediated networks. In general, charges for electronically delivered products are usually included in services, whereas products supplied across the border are classified as goods. Financial services associated with e-commerce are included in financial services.	9707
2	Remittances received for provision of services under e-commerce transactions	E-commerce is a method of ordering or delivering services at least partly by electronic means, such as through the Internet or other computer-mediated networks. Financial services associated with e-commerce are included in financial services.	9708