



### Annexure – A

#### **Purpose List for Domestic Electronic Funds Transfer through Internet and Mobile Banking**

Sr. No.	Purpose of Transfer	Examples
1	Bill Payment	Payment to internet service provider or cable operators.
2	Donations/ Charity/ Zakat	Zakat / charity / donation to NGOs / social welfare trust / hospital etc.
3	Educational Payment	Tuition fee payment or school / college / university /educational institute fee or any education related payment.
4	Transfer to Own Accounts	Transferring funds to personal account in the same or other financial institution.
5	Transfer to Family & Friends	Transferring funds to family and friend account in the same or other financial institution.
6	Insurance/ Takaful	Making payments of premium related to Insurance / Takaful purposes.
7	Investments	Making payments for investments in mutual funds, business etc.
8	Loan/ Credit Card Payments	Repayment of loan / credit card payment or installments
9	Medical Expenses	Making payments to clinics / doctors / hospital / pharmacies or other medical related services
10	Food & Groceries Purchases	Making payments to merchant / shops / businesses etc. against purchase of food or grocery items.



11	Clothing & Accessories Purchases	Making payments to merchant / shops / businesses etc. against purchase of clothing & accessories.
12	Subscription / Membership Fee / Rental Payments	Making payments for Club / Gym membership or subscription to services like newspaper, magazine etc.
13	Salaries / Wages	Salary or allowance disbursement to house cleaner, driver, gardener, security guard etc.
14	Travelling	Making payments for travelling expenses like transport, hotel, accommodation, tour guide etc.
15	Vendor/ Supplier/ Business Payment	Making business related payments to vendors, suppliers etc.
16	Others	Any payment not classified above.

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