

BANNED & RESTRICTED LIST OF BUSINESSES

A) Banned Businesses List

1. Gambling which includes lottery tickets, sports bets, memberships/ enrolment in online gambling sites, and related content. All gaming activities which deal with games of chance;
2. Adult goods and services which includes pornography and other sexually suggestive materials (including literature, imagery and other media); sex shops; escort or prostitution services; including website access and/or website memberships of pornography or illegal sites;
3. Drugs and drug paraphernalia which includes hallucinogenic substances, illegal drugs and drug accessories, including herbal drugs like salvia and magic mushrooms;
4. Drug test circumvention aids which include drug cleansing shakes, urine test additives, and related items;
5. Unauthorized Forex Merchants;
6. Crowdfunding (equity and debt);
7. Child pornography which includes pornographic materials involving minors;
8. Copyright unlocking devices which include Mod chips or other devices designed to circumvent copyright protection;
9. Copyrighted media which includes unauthorized copies of books, music, movies, and other licensed or protected materials;
10. Copyrighted software which includes unauthorized copies of software, video games and other licensed or protected materials, including OEM or bundled software;
11. Counterfeit and unauthorized goods which includes replicas or imitations of designer goods; items without a celebrity endorsement that would normally require such an association; fake autographs, counterfeit stamps, and other potentially unauthorized goods;
12. Body parts which include organs or other body parts;
13. Cable descramblers and black boxes which includes devices intended to obtain cable and satellite signals for free;
14. Bulk marketing tools which include email lists, software, or other products enabling unsolicited email messages (spam);
15. Hacking and cracking materials which includes manuals, how-to guides, information, or equipment enabling illegal access to software, servers, website, or other protected property;
16. Unregulated/ unlicensed money service business (MSB) or money and value transfer services (MVTs) like exchange houses, remittance agents or individuals running such businesses in jurisdictions that require license for such businesses;
17. Illegal goods which include materials, products, or information promoting illegal goods or enabling illegal acts;
18. Miracle cures which include unsubstantiated cures, remedies or other items marketed as quick health fixes;
19. Offensive goods which include literature, products or other materials that: (a) Defame or slander any person or groups of people based on race, ethnicity, national origin, religion, sex, or other factors; (b)

- Encourage or incite violent acts; or (c) Promote intolerance or hatred;
20. Offensive goods, crime which includes crime scene photos or items, such as personal belongings, associated with criminals;
 21. Pyrotechnic devices (apart from the ones mentioned in the restricted category), combustibles, corrosives and hazardous materials which includes explosives, fireworks and related goods; toxic, flammable, and radioactive materials and substances;
 22. Endangered species which includes plants, animals or other organisms (including product derivatives) in danger of extinction;
 23. Tobacco and cigarettes which includes cigarettes, cigars, chewing tobacco, and related products;
 24. Traffic devices which include radar detectors/jammers, license plate covers, traffic signal changers, and related products;
 25. Weapons which include firearms, ammunition, knives, brass knuckles, gun parts, and other armaments;
 26. Live animals or hides/skins/teeth, nails and other parts etc. of animals;
 27. Multilevel sales, profits or income by referral of new users;
 28. Multilevel marketing schemes or pyramids / matrix sites or sites using a matrix scheme approach;
 29. Multilevel marketing collection fees;
 30. Offering work-at-home approach and/or work-at-home information; with an intention to deceive;
 31. Unauthorised financial services: money exchange service, including bitcoins, cryptocurrency, forex brokers, financial institutions, debt recovery;
 32. Any product or service which is not in compliance with all applicable laws and regulations whether federal, state, local or international, including the laws of India;
 33. Provision of any services that have the potential of casting the payment gateway facilitators in a poor light and/or that may be prone to buy and deny attitude of the cardholders when billed (e.g. adult material/ mature content/escort services/ friend finders) and thus leading to chargeback and fraud losses;
 34. Any intangible goods or services and aggregation / consolidation business;
 35. Dealing in intangible goods/ services (e.g., software download/ health/ beauty products), and businesses involved in pyramid marketing schemes or get-rich-quick schemes and any other product or service, which in the sole opinion of either the partner bank or the acquiring bank, is detrimental to the image and interests of either of them / both of them, as communicated by either of them/ both of them to PayU Payments from time to time. This shall be without prejudice to any other terms & conditions agreed upon;
 36. Database providers (for tele-callers);
 37. Chit Funds and credit societies;
 38. Unauthorized lottery / raffles;
 39. Any other activities prohibited by applicable laws;
 40. Government IDs or documents which includes fake IDs, passports, diplomas, and noble titles;
 41. Commodities Trading, unless specifically permitted, authorised or licensed to undertake such activity by a governmental or statutory authority;

42. Offline dating meet ups, social based dating events, matchmaking;
43. Bestiality;
44. Products labelled as “tester,” “not for retail sale,” or “not intended for resale”;
45. Products that have been altered to change the product’s performance, safety specifications, or indications of use;
46. BPO services;
47. Immigration services;
48. Loose diamonds;
49. Guaranteed employment services;
50. Religious products which are making false claims or hurting someone’s religious sentiments;
51. Adoption agencies;
52. Pawnshop;
53. Esoteric pages, psychic consultations;
54. Telemarketing (calling list, selling by phone for example travel service, overall sales);
55. Credit Counselling/Credit Repair Services;
56. Get Rich Businesses;
57. Bankruptcy services;
58. Web based telephony/ SMS/text/Facsimile services or calling cards, bandwidth or data transfer/allied services. Voice process/knowledge process services.
59. Regulated goods such as freon or similar substances/refrigerants; chemical/industrial solvents; government uniforms; car titles; license plates; police badges and law enforcement equipment; lock-picking; postage meters; recalled items; slot machines; goods regulated by government or other agency specifications.
60. Electronic cigarettes (e-cigarettes);
61. Websites depicting violence and extreme sexual violence; and
62. With respect to payment aggregation cross border services, any other banned / prohibited items or countries (with whom trade is restricted or cannot be undertaken) as set out under the Foreign Trade Policy in connection with import or export of goods and services. In this regard, the merchant is required to adhere to and comply with the Foreign Trade Policy (FTP) in relation to the prohibited / banned list and such restricted countries pertaining to the import and export of goods / services. As of 27 January 2026, the FTP and the prohibited / banned list of items may be accessed from [here](#). **Please note that these lists are amended / modified from time to time and therefore the merchant is also required to monitor these lists (from to time to time) and ensure adherence to the same.**

B) Restricted Businesses List

1. Gaming – Game of Skills;
2. Prescription drugs or herbal drugs or any kind sold by online pharmacies which includes drugs or other products requiring a prescription by a licensed medical practitioner, including OTC Drugs; exceptions mentioned below:
 - Medical devices that are authorized by the Food and Drug Administration (FDA) for over-the-counter purchase that are not otherwise restricted and are appropriately described and labelled including eyeglass frames, tanning devices, otoscopes, ionized or ionic bracelets, Personal Sound Amplification Products (PSAPs) etc;
3. Alcohol which includes alcohol or alcoholic beverages such as beer, liquor, wine, or champagne;
4. Securities which include stocks, bonds, or related financial products;
5. Auctions/tenders;
6. Wholesale currency which includes discounted currencies or currency exchanges;
7. Drop-shipped merchandise;
8. Warranty services;
9. Air bags;
10. Pesticides;
11. Batteries containing mercuries;
12. Surveillance equipment;
13. Authorised sellers for government uniforms;
14. Sexual health products (vitamins, nonprescriptive treatment & medicine);
15. Art, photographs, images from videos, images generated by PC Images (copyright or intellectual property);
16. Career counselling services;
17. Marketplace model;
18. Aggregator, payment facilitator;
19. Gift cards as primary business;
20. Investment in the future of assets (futures markets are the performance of contracts for purchase or sale of certain matters at a future date, agreeing price on the present, the amount and due date. Currently these negotiations are conducted in stock markets);
21. Portfolio collection;
22. Stock trading & financial advisory;
23. NGOs;
24. Real estate;
25. Medical and health services B2C, dental equipment, surgical equipment and devices on B2B only;

26. Civil and social associations, club memberships;
27. Resume writing services;
28. Precious stones and metals, watches and jewellery, gold, silver;
29. Protection services (bodyguards services);
30. Antiques or collectibles;
31. Drug stores, internet pharmacies, drug proprietaries, druggist sundries, prescription medicines, herbal/homeopathy/ayurvedic medicines, OTC - licensed;
32. Crowdfunding, foundations, donations or third party collected funds;
33. Discount coupons, vouchers – discount coupon providing companies;
34. Professional services (psychologists, lawyers, etc.);
35. Political parties/ organisations;
36. Religious organizations;
37. All financial services and securities, which includes forex, stocks, bonds, mutual funds or related financial products or investments;
38. Real estate/ brokers – RERA certified entities to collect booking amount only. Allowed only through net banking;
39. Matchmaker/matrimony services;
40. Direct selling – Registered with Ministry of Consumer Affairs;
41. Funeral services;
42. Direct Marketing – Subscription;
43. Real estate maintenance;
44. Incentive business;
45. Portfolio collection, debt collection;
46. Sale of gemstones / high value jewellery;
47. Sale of animal husbandry;
48. Dietary and herbal supplements;
49. Collection agencies;
50. Medical devices;
51. Subscription services;
52. Web hosting, designing;
53. Businesses or website that operate within the scope of laws which are not absolutely clear or are ambiguous in nature (e.g., web-based telephony, websites supplying medicines or controlled substances, websites that promise online match-making);
54. Bulk marketing tools which include email lists, software, or other products enabling unsolicited email messages (spam) - if permitted, authorised or licensed to undertake such activity by a governmental or statutory authority;

55. Art promotion; and
56. With respect to payment aggregation cross border services, any other restricted items or countries (with whom trade is restricted or cannot be undertaken) as set out under the Foreign Trade Policy in connection with import or export of goods and services. In this regard, the merchant is required to adhere to and comply with the Foreign Trade Policy (**FTP**) in relation to the restricted list and restricted countries pertaining to the import and export of goods / services. As of 26 January 2026, the FTP and the prohibited / banned list of items may be accessed from [here](#). **Please note that these lists are amended / modified from time to time and therefore the merchant is also required to monitor these lists (from to time to time) and ensure adherence to the same.**
57. With respect to payment aggregation cross border services - any activity or transaction which is restricted under the RBI's Master Direction – Liberalised Remittance Scheme (LRS) (RBI/FED/2017-18/3) dated 1 January 2016 (“**LRS Regulations**”), as may be amended, modified, replaced, substituted, superseded or updated from time to time. For the avoidance of doubt, LRS Regulation shall include any related or corresponding clarifications, circulars, FAQs, etc. issued or published by the RBI, from time to time.