

NPCI/2014-15/NACH/Circular No.75

December 29, 2014

To

All NACH Member Banks

NACH: Preparedness for Handling High Volume Transactions

Please refer to our circular number NPCI/2014-15/NACH/Circular No. 60 dated November 12, 2014 on gearing up for handling high volume transactions.

2. With effect from January 01, 2015 the DBTL is getting expanded to the entire India and the volume is expected to grow multifold, hence member banks should be ready with the necessary infrastructure and man power to handle such high volume.

3. Further DBTL transactions are expected to be received in both Aadhaar (APBS) as well as Account based transactions (ACH - Credit), the member banks are requested to prepare themselves to handle volume of 5,00,000 transactions per session of each of the products.

4. The entire process at the Banks needs to be automated end to end and the response files, along with appropriate return reason codes, should be submitted before the specified cut-off time.

5. Further refer to our circular number 61 dated November 12, 2014 (ACH Credit Product Additional files/sessions) on building capability to handle inward files for multi sessions for all the products of NACH. NPCI may commence additional sessions with a notice of two days. Member banks are hereby advised to be prepared for handling inward files in multi session scenario.

With Warm Regards,



(Giridhar G M)

VP & Head - CTS & NACH Operations

Encl: NPCI/2014-15/NACH/Circular No. 60 & 61 dated November 12, 2014