

NPCI/2015-16/NACH/110

July 15, 2015

To,

All NACH Member Banks

NACH Debit (ECS Debit) File Format and Return Reason Codes

With reference to the circular number 100 dated April 15, 2015 on processing NACH Debit (ECS Debit) files through NACH.

2. Member banks are requested to take a note of the below

a) Inward files for destination banks can be given with or without footer. Currently by default we are providing the files with footer, the banks desirous of having the inward file without foot can write to us for necessary mapping.

b) To facilitate the banks to generate the returns we have provided return file generator, it is available under the Utilities menu. It is advised that the banks with high volumes have their own systems in place for generating the returns file.

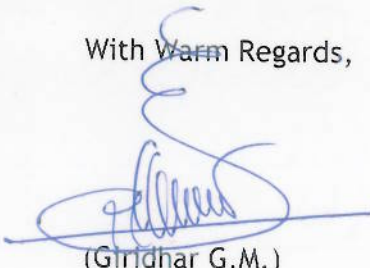
c) For NACH debit product returns, files with 50 character length will only be accepted. Please note that return files in any other format will be rejected by the system.

3. For ready reference we have provided the file formats for NACH Debit - Input (Annexure I), Returns (Annexure II), list of return reason codes (Annexure III) and the file naming conventions (Annexure IV).

4. As the process is migrated as is where-is basis, there is no provision in the system for extensions. Member banks are advised to make all the necessary arrangements to handle inward and submit returns in time. To facilitate larger time window NPCI is making the inward files available one day prior to the value date. Note that no requests for extensions will be entertained.

5. For any queries/further help required, please feel free to email at ach@npci.org.in

With Warm Regards,



(Giridhar G.M.)

VP & Head - CTS & NACH Operations

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CIN : U74990MH2008NPL189067

Annexure - I Input File Format

Sr. No	Field Description	Length	Field Type	Mandatory	Remarks
(Header) Credit Contra Record					
1	ECS transaction code for NECS	2	NUM	Mandatory	Code 55 for ECS Debit
2	User Number	7	NUM	Mandatory	User number allotted by NPCI for NECS
3	User Name	40	ALP NUM	Mandatory	Alpha Numeric description - Contains Institution Name
4	User Reference	14	ALP NUM	Optional	User defined reference number for the entire transaction (Alpha Numeric). If not provided, will be populated from SFG.
5	ECS file number	9	NUM	Optional	User defined input tape
6	Sponsor Bank MICR	9	NUM	Mandatory	Sponsor Bank MICR
7	User's Bank Account Number	15	ALP NUM	Optional	Account number of the User to be debited by Sponsor Bank (Alpha numeric)
8	Ledger Folio Number	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars.
9	User Defined limit for individual items	13	NUM	Optional	User defined limit which would be taken for validating the credit / debit items, in paise
10	Total Amount in paise (Balancing Amount)	13	NUM	Mandatory	Amount in paise
11	Settlement Date (DDMMYYYY)	8	NUM	Mandatory	Date on which settlement is sought to be effected
12	Reserved (kept blank by user)	10	NUM	Optional	ACH File sequence number to be allotted by NPCI
13	Reserved (kept blank by user)	10	NUM	Optional	Checksum Total generated by NPCI
14	Filler	3	ALP NUM	Optional	Spaces
	Total	156			
Debit Records					
1	ECS Transaction Code	2	NUM	Mandatory	Code 66 for ECS Debit
2	Destination sort code	9	NUM	Mandatory	Destn Bank MICR
3	Destination Account Type	2	NUM	Optional	As provided by Bank - Needs to be as per NECS(10/11/12/29/30/31) or blank.
4	Ledger Folio Number	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars.
5	Beneficiary's Bank Account number	15	ALP NUM	Mandatory	Alpha numeric description
6	Beneficiary Account Holder's Name	40	ALP NUM	Mandatory	Alpha numeric description
7	Sponsor Bank MICR	9	NUM	Mandatory	Spnsr Bank IFSC/MICR/IIN
8	User Number	7	NUM	Mandatory	User number allotted by NPCI
9	User Name/ Narration	20	ALP NUM	Optional	Alpha numeric description. Can be blank or will contain Narration
10	Transaction Reference	13	ALP NUM	Mandatory	User defined Reference Number such as Ledger Folio number, or Share / Debenture Cert. No. or Job Card No. or any other unique identification number given by the User for the individual beneficiaries
11	Amount	13	NUM	Mandatory	Amount in paise
12	Reserved (ACH Item Seq No.)	10	NUM	Optional	To be Blank
13	Reserved (Checksum)	10	NUM	Optional	To be Blank
14	Reserved (Flag for success / return)	1	NUM	Optional	To be Blank
15	Reserved (Reason Code)	2	NUM	Optional	To be Blank
	Total	156			



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Annexure - II File Format for Returns

Sr. No	Field Description	Length	Field Type	Mandatory/Optional	Remarks
1	Settlement Date	8	NUM	Mandatory	Format is DDMMYYYY
2	ACH Item Seq No.	10	NUM	Mandatory	ACH item Sequence Number to be allotted by NPCI
3	User Number	7	NUM	Mandatory	User number allotted by NPCI at the time of Registration
4	Amount	13	NUM	Mandatory	Amount in paise
5	Return Reason Code	1	NUM	Mandatory	Bank to Update Reason for not crediting the item else blank or zeroes for accepted records
6	City Code	3	NUM	Mandatory	City Code of Destination Bank MICR provided in INWARD file
7	Bank Code	3	NUM	Mandatory	Bank Code of Destination Bank MICR provided in INWARD file
8	Branch Code	3	NUM	Mandatory	Branch Code of Destination Bank MICR provided in INWARD file
9	Spaces	2	ALP NUM	Optional	Spaces
Total		50			

Annexure - III Return Reason Codes for NACH Debit

Si No	NACH Debit Return Reasons
1	Account Since Closed/Trasferred
2	No Such Account
3	Account Discription does not Tally
4	Balance Insufficient
5	Not Arranged for/Exceeds Arrangement
6	Payment Stopped by Drawer
7	Payment Stopped under Court Orders
8	Mandate Not Received
9	Miscellaneous (to be specified)

Annexure - IV File Naming Convention

Input - ECS-DR-XXXX-XXXX123-15072015-000001-INP.txt

Inward with Footer - ECS-DR-ABCD-15072015-000001-INW.txt

Inward without Footer - RECS-DR-ABCD-15072015-000001-INW.txt

Return - ECS-DR-ABCD-ABCD123-15072015-000001-RTN.txt

Response - ECS-DR-XXXX-XXXX123-15072015-000001-RES.txt

Where XXXX would be the short code of the sponsor bank, XXXX123 would be the login id through which the file would be uploaded. ABCD would be the short code of the destination bank and ABCD1223 would be the login id through which the return file would be uploaded.

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