

NPCI: 2016-17/NACH/Circular No 191

October 05, 2016

To

All member Banks participating in NACH

Dear Sir,

Sub: Narration in Customer Statement for NACH transactions

As per the RBI guidelines vide their circular DPSS(CO)EPDD No. 788/04.03.01/2010-11 dated October 8, 2010 all the banks should furnish remitter details for credits received by customers through all payment modes. Reference may be taken from NPCI circular 155/36 and 7 dated April 7, 2016, March 7, 2014 and May 31, 2013 respectively (copies attached) on providing valid narration in the input file by the sponsor banks/corporates. The member banks need to take care while processing the transactions in NACH.

The narration in the customer statement/pass book is extremely critical as it would help the customer identify the source and reason of benefit transfer. Therefore it is important that the sponsor bank includes it as a part of input file and destination banks are advised to capture narration of NACH transactions in the customer account statement/pass book. It is therefore essential to adopt a uniform and standardized approach for providing relevant and meaningful information to the beneficiaries/customers which will help them to identify the source of credit/debit processed through NACH.

Sponsor Banks/Corporates:

Sponsor banks should make it mandatory to provide 'User Name' and 'User Ref. No.' in the relevant fields with meaningful information. In addition to this banks may provide any additional information as they deem necessary or useful.

Destination Banks:

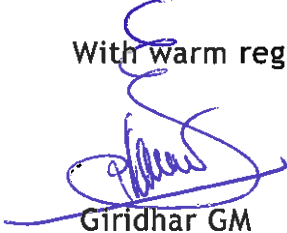
The CBS system of the banks should be enabled to consume these details and capture the complete information (including the name of the corporate as provided in the transaction file) in the appropriate fields (Inward file formats appended in Annexure) which will be displayed whenever the accounts are accessed either through on line mode or off line mode i.e. pass book and account statements.

The above would help the member banks to identify, track and reconcile transactions without hassle for speedy resolution of customer queries/complaints.

Member banks are advised to take a note of this and ensure strict compliance to providing valid narration across all transactions processed through NACH.

In case of any clarification please write to ach@npci.org.in.

With warm regards,



Giridhar GM

VP & Head of NACH & CTS operations

ANNEXURE 1

APB INPUT (INP) FILE FORMAT

Input File:

- The Username field can now be used for narration text, to explain the customer about the transaction.
- The Narration text field is of length 20 characters, starting from position 88 till position 107. Possible usage to convey purpose Ex: DBTIOCLLPGCYL1
- The User Credit Reference no has to be unique for a customer for a day. Ex: LPG consumer no.
- The fields highlighted in the below picture are the Destination Bank IIN Number, Narration field and User Credit Reference number.

77	000221173555175	0005085487651234	TRANJSUR01	000000000100
77	000250629682154	0005105487651234	TRANJSUR02	0000000003100
77	000317262665578	0005085487651234	TRANJSUR03	0000000009100
77	000326579641221	0005085487651234	TRANJSUR04	0000000006100
77	000355742148979	0005085487651234	TRANJSUR05	0000000001100

Destination Bank IIN Number, 9 digit, Numeric, Optional

Narration Field, 20 Digits, Alpha Numeric, Mandatory

User Credit Reference, 13 Digits, Alpha Numeric, Mandatory

Inward file

- NPCI will automatically populate the IIN number into the inward file that reaches the destination bank and also the NACH Unique reference no of 10 digits.
- The User Name field in Inward file will have the Narration value sent by Sponsor bank and the User Credit reference number (sponsor bank transaction ref. no.) field will be populated with the data taken from the Input file.
- On successful transaction processing Destination banks need to print the value in **User Name (Narration text) + User Credit Reference (sponsor bank transaction ref. no.)** into the Account statement / Pass book for Beneficiary customers.

7700050854860	000221173555175	0005085487651234	TRANJSUR01	00000000010000004939636256548127
7700050854860	000250629682154	0005105487651234	TRANJSUR02	00000000010000004539648637330277
7700050854860	000317262665578	0005085487651234	TRANJSUR03	00000000010000004939636256548127
7700050854860	000326579641221	0005085487651234	TRANJSUR04	00000000010000004939636256548127
7700050854860	000355742148979	0005085487651234	TRANJSUR05	00000000010000004939636256548127
7700050254600	000369276141201	0005105487651234	TRANJSUR06	00000000010000004939636256548127

Destination Bank IIN Number, 9 Digits, Numeric, Mandatory.

Narration Field, 20 Digits, Alpha Numeric, Mandatory

User Credit Reference, 20 Digits, Alpha Numeric, Mandatory

Response file

- The Narration field and the User Credit Reference number will be present in the Return file also.
- The Response file will contain the IIN number populated by NPCI.
- The file will have a Success flag with status (0 and 1). Where 1 is success and 0 is a failure. This will be of 1 digit and will be at the position 154 in the file.
- The Reason code will have "00" for a Success transaction or a valid failure reason code if the transaction has failed. This will be of 2 digits and will be filling positions 156 and 157 in the file.
- The combination of Narration field and the User credit reference number can be used to update the customer's passbook.



ACH –INPUT (INP) 306-FILE FORMAT

ACH Input File format

This File will be sent by User Institution to NPCI through sponsor bank

Sr. No	Field Description	Existing Length	New Length	Field Type	Mandatory	Remarks
(Header) Credit Contra Record						
1	ACH transaction code	2	2	NUM	Mandatory	12 for ACH Credit, 33 for ACH APBS Credit, 56 for ACH Debit
2	Control	7	7	ALP NUM	Optional	Spaces
3	User Name	40	40	ALP NUM	Mandatory	Alpha Numeric description
4	Control	14	14	ALP NUM	Optional	Spaces
5	ACH File Number	9	9	NUM	Optional	User defined input tape
6	Control	9	9	ALP NUM	Optional	Spaces
7	Control	15	15	ALP NUM	Optional	Spaces
8	Ledger Folio Number	3	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars
9	User Defined limit for Individual Items	13	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	13	NUM	Mandatory	Amount in paise
11	Settlement Date (DDMMYYYY)	8	8	NUM	Mandatory	Date on which settlement is sought to be effected
12	Reserved (Kept blank by user)	10	10	NUM	Optional	ACH File sequence number to be allotted by NPCI
13	Reserved (Kept blank by user)	10	10	NUM	Optional	Checksum Total generated by NPCI
14	Filler	3	3	ALP NUM	Optional	Spaces
15	User Number	Change	18	ALP NUM	Mandatory	User number allotted by NPCI at the time of Registration
16	User Reference	Change	18	ALP NUM	Mandatory	User defined reference number for the entire transaction (Alpha Numeric)
17	Sponsor Bank IFSC / MICR / IIN	Change	11	ALP NUM	Mandatory	Sponsor Bank IFSC / MICR / IIN code
18	User's Bank Account Number	Change	35	ALP NUM	Optional	Account number of the User to be debited by Sponsor Bank (Alpha numeric)
19	Total Items	New	9	NUM	Mandatory	Total Items in File
20	Settlement Cycle (Kept blank by User)	New	2	NUM	Optional	In the presentation session for input file, the settlement cycle field will be blank. After processing, when the file is sent to the destination bank, settlement cycle field will have system generated value in file header.
21	Filler	New	57	ALP NUM	Optional	Spaces
Total		156	306			

Credit Records						
1	ACH Transaction Code	2	2	NUM	Mandatory	23 for ACH Credit, 77 for ACH APBS, 67 for ACH Debit
2	Control	9	9	ALP NUM	Optional	Spaces
3	Destination Account Type	2	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	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars
5	Control	15	15	ALP NUM	Optional	Spaces
6	Beneficiary Account Holder's Name	40	40	ALP NUM	Mandatory for ACH-CR and ACH-DR	Alpha numeric description
7	Control	8	8	ALP NUM	Optional	Spaces
8	Control	8	8	ALP NUM	Optional	Spaces
9	User Name	20	20	ALP NUM	Mandatory	Alpha numeric description
10	Control	13	13	ALP NUM	Optional	Spaces
11	Amount	13	13	NUM	Mandatory	Amount in paise
12	Reserved (ACH Item Seq No.)	10	10	NUM	Optional	To be blank
13	Reserved (Checksum)	10	10	NUM	Optional	To be blank
14	Reserved (Flag for success / return)	1	1	NUM	Optional	To be blank
15	Reserved (Reason Code)	2	2	NUM	Optional	To be blank
16	Destination Bank IFSC / MICR / IIN	Change	11	ALP NUM	Mandatory for ACH-CR and ACH-DR	Destn Bank IFSC/MICR/IIN
17	Beneficiary's Bank Account number	Change	35	ALP NUM	Mandatory for ACH- CR and ACH-DR	Alpha numeric description
18	Sponsor Bank IFSC / MICR / IIN	Change	11	ALP NUM	Mandatory	Sponsor Bank IFSC/MICR/IIN
19	User Number	Change	18	ALP NUM	Mandatory	User number allotted by NPCI
20	Transaction Reference	Change	30	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
21	Product Type	New	3	ALP NUM	Mandatory	It is a 3 digit alpha numeric which is mapped to product (eg: APBS Schemes). List of product types will be provided by NPCI.
21	Beneficiary Aadhaar Number	New	15	NUM	Mandatory for APBS	Used in APBS file for Aadhaar number.
22	UMRN	New	20	ALP NUM	Mandatory for Debit	Unique Mandate Reference Number
23	Filler	New	7	ALP NUM	Optional	Spaces
Total		156	306			

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ACH –INWARD (INW) 306-FILE FORMAT

ACH Inward data for Destinations Banks

This File will be send by NPCI to Destination Bank

Sr. No	Field Description	Exstng	New	Field Type	Mandatory/Optional	Remarks
Header Record						
1	ACH transaction code	2	2	NUM	Mandatory	12 for ACH Credit, 33 for ACH APBS, 56 for ACH Debit
2	Control	7	7	NUM	Optional	Spaces
3	Filler	87	87	ALP NUM	Optional	Spaces
4	Control Character (Destn Bank Code)	7	7	NUM	Optional	Spaces
5	Total Number of Items	9	9	NUM	Mandatory	999999900 in the header actual number of transactions in the trailer
6	Total Amount (Balancing Amount)	13	13	NUM	Mandatory	Total amount in the file, in paise.
7	Settlement Date (DDMMYYYY)	8	8	NUM	Mandatory	Settlement Date in ddmmyyyy format
8	Filler	27	27	ALP NUM	Optional	Spaces
9	Destination Bank IFSC / MICR / IIN	Change	11	ALP NUM	Mandatory	Destn Bank IFSC/MICR/IIN
10	Settlement Cycle	New	2	NUM	Mandatory	Settlement Cycle
11	Filler	New	133	ALP NUM	Optional	Spaces
	Total	160	306			

Credit Records						
1	ACH Transaction Code	2	2	NUM	Mandatory	23 for ACH Credit, 77 for ACH APBS, 67 for ACH Debit
2	Control	9	9	ALP NUM	Optional	Spaces
3	Destination Account Type	2	2	NUM	Optional	As provided in Input file
4	Ledger Folio Number	3	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars
5	Control	15	15	ALP NUM	Optional	Spaces
6	Beneficiary Account Holder's Name	40	40	ALP NUM	Mandatory for ACH CR and DR	Name of Beneficiary
7	Control	8	8	ALP NUM	Optional	Spaces
8	Control	8	8	ALP NUM	Optional	Spaces
9	User Name	20	20	ALP NUM	Mandatory	Alpha Numeric description
10	Control	13	13	ALP NUM	Optional	Spaces
11	Amount	13	13	NUM	Mandatory	Amount in paise
12	Reserved (ACH Item Seq No.)	10	10	NUM	Mandatory	ACH Item Sequence Number to be allotted by NPCI
13	Reserved (Checksum)	10	10	NUM	Mandatory	Checksum total generated by NPCI
14	Reserved (Filler)	7	7	ALP NUM	Optional	Spaces
15	Destination Bank IFSC / MICR / IIN	Change	11	ALP NUM	Mandatory	Destn Bank IFSC/MICR/IIN
16	Beneficiary's Bank Account number	Change	35	ALP NUM	Mandatory for CR and DR	Account number of beneficiary
17	Sponsor Bank IFSC / MICR / IIN	Change	11	ALP NUM	Mandatory	Spsnr Bank IFSC/MICR/IIN
18	User Number	Change	18	ALP NUM	Mandatory	User number allotted by NPCI at the time of Registration
19	Transaction Reference	Change	30	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
20	Product Type	New	3	ALP NUM	Mandatory	It is a 3 digit alpha numeric which is mapped to product (e.g.: schemes in APBS)
21	Beneficiary Aadhaar Number	New	15	NUM	Mandatory for APBS	A number through which Beneficiary can be identified. Used in APBS file for Aadhaar number.
22	UMRN	New	20	ALP NUM	Mandatory for DR and Optional for CR	Unique Mandate Reference Number
	Reserved (Flag for success / return)	1	1	NUM	Optional	Will be Blank
23	Reserved (Reason Code)	2	2	NUM	Optional	Will be Blank
	Total	163	306			

Handwritten signature/initials

NACH-DR - INP 156-FILE FORMAT

ECS Debit Input File Format

This File will be sent by User Institution to NPCI through sponsor bank

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 taps
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			

Credit 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	Sponsor Bank IFSC/MICR/IN
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			



NACH-DR - INWARD 156-FILE FORMAT

ECS Debit Inward File Format

This File will be send by NPCI to Destination Bank with Trailer

Sr. No	Field Description	Length	Field Type	Mandatory/Optional	Remarks
Header Record					
1	ECS transaction code for NECS	2	NUM	Mandatory	Code 55 for ECS Debit
2	Control	7	NUM	Optional	Zeros
3	Filler	87	ALP NUM	Optional	Spaces
4	Control Character (Destn Bank Code)	7	NUM	Mandatory	Three digit Bank MICR code followed by four Zeros
5	Total Number of Items	9	NUM	Mandatory	999999900 in the header field. Should be hardcoded
6	Total Amount (Balancing Amount)	13	NUM	Mandatory	Blank for NECS
7	Settlement Date (DDMMYYYY)	8	NUM	Mandatory	Settlement Date in ddmmyyyy format
8	Filler	27	ALP NUM	Optional	Spaces. Filler to end with '
	Total	160			

Credit 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 in Input file
4	Ledger Folio Number	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars.
5	Destination Account number	15	ALP NUM	Mandatory	Account number of beneficiary
6	Destination Account Holder's name	40	ALP NUM	Mandatory	Name of Beneficiary
7	Sponsor Bank MICR	9	NUM	Mandatory	Sponsor Bank MICR
8	User Number	7	NUM	Mandatory	User number allotted by NPCI at the time of Registration
9	User Name	20	ALP NUM	Mandatory	Alpha Numeric description - If Narration data was provided, field will contain Narration details, else Will be filled with UserName from header
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	Mandatory	ACH item Sequence Number to be allotted by NPCI
13	Reserved (Checksum)	10	NUM	Mandatory	Checksum total generated by NPCI
14	Reserved (Filler)	7	ALP NUM	Optional	Filled with Spaces
	Total	160			

Trailer Record					
1	ACH transaction code	2	NUM	Mandatory	Code 99 for NECS Credit
2	Control	7	NUM	Optional	Zeros
3	Filler	84	ALP NUM	Optional	Spaces
4	Control Character (Destn Bank Code)	10	NUM	Mandatory	Destination Bank's MICR code followed by a zero
5	Total Number of Items	9	NUM	Mandatory	Actual number of transactions in the trailer
6	Total Amount (Balancing Amount)	13	NUM	Mandatory	Total amount in the file, in paise.
7	Settlement Date (DDMMYYYY)	8	NUM	Mandatory	Settlement Date in ddmmyyyy format
8	Filler	27	ALP NUM	Optional	Spaces. Filler to end with '
	Total	160			