

NPCI/2016-17/NACH/Circular No. 205

December 15, 2016

To

All NACH Member Banks

**Implementation of standard scheme codes for DBT**

DBT mission office vide their OM No.D-11011/02/2016-DBT (Cab) (Pt.), dated September 23, 2016 and corrigendum dated December 09, 2016 issued standard scheme codes for various central and state government schemes. The standardised scheme codes are of 5 digits. Both the OM's referred above are enclosed for the reference of the member banks. The scheme codes will be used uniformly by all the stakeholders.

PFMS will be providing the scheme code to the member banks in payment files as an xml tag as per the specifications provided in **Annexure I**. Technical details of the tag will be issued by PFMS as well separately. Sponsor banks are advised to take a note of the same. Along with this, 7 digit code issued by NPCI has to be incorporated by the sponsor banks at the transaction level.

Providing the right scheme codes in the NACH files is of critical importance, as this forms the basis for calculation of incentive and charges and the claims will be raised on the departments based on the scheme codes. For submission of data in NACH, the banks should follow the process given below

1. Provide 5 digit scheme code as given by PFMS at the header level suffixing spaces.
2. Provide 7 digit user code (this includes 2 digit state/location code as a prefix to the 5 digit scheme code issued by DBT mission, it will be issued by NPCI to sponsor banks) at the record level

NPCI will introduce a validation to check whether the 5 digit scheme codes provided in the file at the header level is a sub-set of the 7 digit user code provided at the transaction level. This is to ensure that the data pertaining to the same scheme is uploaded in a single file. If there is any mismatch, the file will be rejected by the NACH system.

The above scheme code structure is applicable for DBT schemes only. For other schemes, NPCI may allow the existing user codes to continue or allot new codes. A separate communication will be sent on this to the respective sponsor banks who are processing the data for these schemes.

NPCI will be providing the mapping of new 5 digit scheme code and the relevant 7 digit user code allotted by NPCI. Note that within 15 days from the date of implementation of scheme codes by PFMS, NPCI will disable the old user codes. Member banks should ensure that from day one the right user codes are used for uploading the files, no time extension will be allowed beyond 15 days.

As per the directive of the government, for DBT, the banks are already sending SMS alert to the customers intimating the credit to the account. After the implementation of standard scheme codes, the member banks should include the scheme name for which the credit is received in the account both in the statement of account of the customer as well as SMS alert sent to the customer. Note that only the scheme name should be provided not the scheme codes. For this purpose banks may maintain tables listing the scheme codes and their names and map the relevant scheme name at the time of sending SMS and populating account statement. The standard text for sending the SMS is given in **Annexure II**.

Technical specifications is provided in **Annexure III**.

Member banks are advised to take note and ensure smooth implementation of scheme codes.

For any queries, please write to [ach@npci.org.in](mailto:ach@npci.org.in)

With warm regards



(Giridhar G M)  
VP& Head-NACH & CTS Operations

**Annexure I**

**XML tag**

```
<Payments MessageId="000PPAPAYREQ081120161235" Source="CPSMS" Destination="000"  
BankCode="000" BankName="STATE BANK OF INDIA" RecordsCount="1"  
PaymentProduct="PPA" xmlns="http://cpsms.com/PaymentRequest">
```

```
<BatchDetails CorporatId="NHM" CPSMSBatchNo="C111600451386" C3535="1030"  
C1106="32">
```

Where NHM will be the scheme code

**Annexure II**

***SMS alerts to customers***

Department of financial services has advised all the member banks to implement the scheme specific SMS credit alerts to all the beneficiaries. All the destination banks are advised to take necessary steps to implement the SMS alerts on the following lines.

Post crediting the transaction amount SMS to be initiated

INR <Transaction amount> under DBT Scheme - <scheme name> is credited to your account number ending with \*\*\*\*<last four digit> 00 \_ \_ \_ \_ \_



**Annexure III**

**Technical specification document**

Sr. No	Field Description	Length	Field Type	Mandatory/Optional	Remarks
<b>(Header) Credit Contra Record</b>					
1	APBS transaction code	2	NUM	Mandatory	APBS transaction code 33 for APBS credit.
2	User Number	5 or 7	ALP / NUM	Mandatory	User number issued by NPCI. If 5 digits, the same should be suffixed with spaces
3	User Name	40	ALP / NUM	Mandatory	Name of Government Department / Agency / User
4	User Reference	14	ALP / NUM	Mandatory	User defined reference number for entire transaction
5	APBS Tape Input Number	9	NUM	Optional	User defined input tape
6	Sponsor Bank IIN	9	NUM	Mandatory	6 digit Sponsor Bank IIN
7	User's Bank Account Number	15	ALP / NUM	Optional	Account number of user with sponsor bank
8	Ledger Folio Number	3	ALP / NUM	Optional	Ledger folio particulars
9	User Defined limit for individual items	13	NUM	Optional	User defined limit which would be taken to validate individual items amount
10	Total Items	9	NUM	Mandatory	Total items in the file
11	Total Amount (Balancing Amount)	13	NUM	Mandatory	Amount in paise
12	Settlement Date (DDMMYYYY)	8	NUM	Mandatory	Date on which settlement is to be effected
13	Reserved (kept blank by user)	10	NUM	Optional	APBS item sequence number to be allotted by NPCI
14	Reserved (kept blank by user)	10	NUM	Optional	Checksum total generated by NPCI
15	Filler	3	ALP / NUM	Optional	Spaces
	<b>Total</b>	<b>165</b>			



Sr. No	Field Description	Length	Field Type	Mandatory/Optional	Remarks
<b>Credit Records</b>					
1	APBS Transaction Code	2	NUM	Mandatory	Transaction code 77 for APBS credit.
2	Destination Bank IIN	9	NUM	Optional	6 digit Destination Bank IIN, Left padded with zeroes. This field could be left blank by the sponsor bank as the APBS mapper has capability to populate this field.
3	Destination Account Type	2	NUM	Optional	MICR transaction code (10/11/12/29/30/31)
4	Ledger Folio Number	3	ALP / NUM	Optional	Alphanumeric ledger folio particulars
6	Beneficiary Aadhaar Number	15	NUM	Mandatory	Beneficiary's 12 digit Aadhaar Number
7	Beneficiary Account Holder's Name	40	ALP / NUM	Optional	Beneficiary's account name (to be updated by destination bank)
8	Sponsor Bank IIN	9	NUM	Mandatory	6 digit Sponsor Bank IIN
9	User Number	7	ALP / NUM	Mandatory	Existing user number
10	User Name	20	ALP / NUM	Mandatory	Existing User Number
11	User Credit Reference	13	ALP / NUM	Mandatory	User defined reference number such as ledger folio number, share/debenture certificate number or any other unique identification number given by user to individual beneficiaries
12	Amount	13	NUM	Mandatory	Amount in Paise
13	Reserved (APBS Item Seq. No.)	10	NUM	Optional	APBS item sequence number to be allotted by NPCI
14	Reserved (Checksum)	10	NUM	Optional	Checksum total generated by NPCI
15	Reserved (Flag for success / return)	1	NUM	Optional	Flag for items credited (1) and returned uncredited (0) allotted by NPCI
16	Reserved (Return codes)	2	NUM	Optional	Spaces in case null, otherwise return code left padded with space (to be updated by destination bank)
17	Filler	9	NUM	Optional	To be kept blank
<b>Total</b>		<b>165</b>			

