

NPCI/2017-2018/NACH Circular No.275

March 14, 2018

To,

All NACH Sponsor Banks

**DBT scheme code issued by DBT mission**

With reference to our circular no. 245 on deactivation of CPSMS code in NACH on processing of DBT and Non-DBT transactions dated September 22, 2017, we had shared scheme related user codes for uploading DBT transactions in APB and ACH.

We have now issued next set of 2,125 user codes based on the scheme codes generated by DBT Mission. The following action is taken at our end

1. Creation of 5 digit user codes
2. For schemes pertaining to central sector, central sponsored scheme (generated by centre/dept.) and centrally sponsored state schemes, NPCI has created 7 digit user codes with the following structure
  - a. "00" prefixing 5 digit scheme codes for all India codes
  - b. First two digit state identifier prefixing 5 digit scheme codes for state specific codes
  - c. First two digit district/location identifier prefixing 5 digit scheme codes for location specific codes
3. For state schemes, user codes are created with the following structure
  - a. First two digit state identifier prefixing the 5 digit scheme codes for state codes
  - b. First two digit district/location identifier prefixing the 5 digit scheme codes for location specific codes
4. For district level schemes, NPCI will create only 7 digit scheme code with first two digit district/location identifier prefixing the 5 digit scheme codes.

The banks are expected to follow the process below

1. Provide 5 digit user code in the header
2. If the state is known and 7 digit user code is already created by NPCI and available in the list then use the 7 digit code specific to that scheme and state/location at record level.
3. If the state/location is known but 7 digit user code is not created by NPCI and not available in the list then approach NPCI for creation of 7 digit state specific user code for that scheme.
4. If the state/ location is not known, the source of the transaction (originating department) is not in a position to confirm the state/location, banks should be use all India generic code specific to the central schemes and state generic codes for state schemes. This should be only interim measure, banks should follow up and get the state details and get the code created by DBT mission and NPCI. As far as possible only the location specific codes should be used.



The list of DBT scheme related user codes issued till date are now made available in the below path:

1. NACH landing page: Under links tab → DBT scheme codes
2. NPCI website: What we do → NACH → DBT scheme codes

Going forward, new user codes for DBT schemes, as and when issued by DBT mission, will be updated on the web site detailed above. Whenever new set of scheme codes are added to the list, to identify the newly added codes, the date on which the codes added will be captured in the list and the same will be communicated through mail. Banks are advised to check the links provided above on regular basis to get the updated list of user codes.

Member banks are advised to follow the process of using correct scheme related user codes while uploading transactions in NACH, this will enable NPCI to identify the schemes for raising bills for charges and cash-out incentives for applicable schemes. Please note NPCI claims will be purely based on the scheme codes used by the Sponsor banks, sponsor banks will be responsible for the errors in incorporating scheme codes at the time of transaction processing.

The charges for the transactions uploaded in generic user codes like 'CS' and 'ZN' will be levied and recovered from the Sponsor banks.

The above may be noted for dissemination to all concerned.

In case of any query feel free to write to [ach@npci.org.in](mailto:ach@npci.org.in)

With warm Regards



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