

NPCI/2018-19/NACH/Circular no.012

June 22, 2018

To,

All member banks participating in NACH

**Making user bank account number mandatory in ACH for Salary files**

Refer to circular no. 188 dated September 23, 2016 on “NACH Salary credit identifier”, the user bank account number field (header record) in the ACH credit input file for salary (“SAL”) product will be made mandatory effective from July 02, 2018. If not provided, NACH system will reject the entire file. The details of the field is given below for your reference:

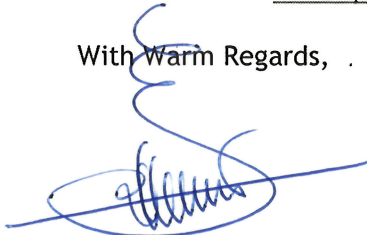
<b>Product</b>	: ACH Credit
<b>Product Identifier</b>	: SAL
<b>Field</b>	: User bank account number
<b>Field length</b>	: 204 to 239

In addition, it is mandatory for banks to provide the PAN & TAN of the corporates for whom the salary credits are processed through NACH. The details have to be submitted as per the format in Annexure I on or before July 13, 2018. In-case of new corporate the same can be submitted as part of the corporate creation form.

**Member banks may note that this is a requirement of Reserve Bank of India for assessment of employment index therefore all the sponsor banks should implement this on priority.**

Please write to [ach@npci.org.in](mailto:ach@npci.org.in) for any clarifications.

With Warm Regards, .



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(SVP - NACH and CTS Operations)

**Annexure I**

Corporate name	
User number	
PAN	
TAN	