

NPCI/2018-19/NACH/Circular No.053

February 22, 2019

To

All NACH Member banks

**Prime Minister Kisan SAMman Nidhi scheme - transaction processing through NACH**  
**- change in SOP**

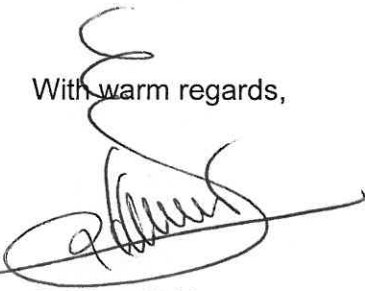
The below are the changes made in the standard operating process

1. NPCI will release inward files on February 24, 2019 (Sunday) around 11:30 AM. However banks should ensure that the credit is posted to the customer's account only after the scheme is launched.
2. Settlement for presentation session/s will be posted on the value date February 24, 2019 (Sunday).
3. There is a possibility for opening more than one ACH credit session. Banks should monitor NACH system for multiple sessions and ensure all the inward files are processed as per the point no.1 above.
4. Sponsor banks for PM KISAN scheme can upload input files from February 22, 2019 (Friday) 11:00 AM to February 23, 2019 (Saturday) 05:00 PM.

Updated SOP is provided in Annexure

The information may be disseminated to all the concerned and necessary instructions may be issued to ensure compliance.

With warm regards,



Giridhar G.M

(SVP – NACH & CTS Operations)

## **Standard Operating Procedure (SOP)**

**For processing transactions under**

### **Prime Minister Kisan SAMman Nidhi Scheme**

**(PM-KISAN)**

**This SOP is applicable only for the banks that are participating in the process on February 24, 2019, others may refer to our circular no 052 dated February 18, 2019**



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## 1. Brief background:

Government of India announced Prime Minister Kisan Samman Nidhi (PM-KISAN) Scheme for small and marginal farmers in the current financial year. Under this scheme direct credit will be provided to the bank accounts of eligible beneficiaries. The scheme will be launched by the Hon. Prime Minister on February 24, 2019.

## 2. Transaction processing date:

The first instalment of the credit to be provided to the beneficiaries on the same day of launch of the scheme i.e., February 24, 2019.

## 3. Process flow:

1. For February 24, 2019 account based credits (ACH Credit) will only be the mode of transfer of benefit for credit to the accounts of beneficiaries. From February 25, 2019 both APB and ACH modes may be used by the Govt.
2. Separate DBT scheme code (**ARPR2**) has been created by DBT Mission. User code (**00ARPR2**) has also been created by NPCI to enable the banks to identify these transactions and upload the Input (INP) file.
3. NPCI will enable February 24, 2019 (Sunday) as working day in NACH system to enable processing on a holiday.
4. Separate sessions will be created by NPCI for processing the transactions for value date February 24, 2019.
5. Sponsor banks can upload the transactions on February 22, 2019 (Friday) from 11:00 AM to February 23, 2019 (Saturday) 05:00 PM.
6. Depending on the volume, there can be more than one presentation session for value date February 24, 2019.
7. No other transactions will be allowed to be presented for value date February 24, 2019 (Sunday) except transactions pertaining to PM-KISAN scheme.
8. If any bank uploads transactions other than the ones pertaining to PM-KISAN scheme for value date February 24, 2019, NPCI will reject all such files.
9. NPCI will draw the settlement and post the settlement file for presentation sessions on February 24, 2019.
10. NPCI will release the inward transactions to the banks for crediting the beneficiary's accounts on February 24, 2019.
11. Destination banks should process the inward files received and credit the beneficiary's account only on February 24, 2019 (Sunday).

12. Banks should ensure that the credit is posted to the customer's account only after PM launches the scheme. Banks may have internal mechanism to get confirmation of scheme launch. NPCI will also send a mail alert to the banks to commence posting credits to be beneficiary's accounts.
13. After crediting the customer account banks should send SMS to the customer's registered mobile number mentioning the scheme name and the amount of credit.
14. NPCI will run the return sessions on February 24, 2019 (Sunday).
15. Destination banks should mandatorily upload the response to NACH on February 24, 2019 itself.
16. Sponsor banks to upload the response files into PFMS portal for onward submission to the Implementing department.

#### 4. Stake holders:

1. Sponsor banks
2. NPCI
3. Destination banks

#### 5. Roles and responsibilities:

##### 5.1 Sponsor bank:

1. Use correct user code '00ARPR2' for uploading the transactions.  
\*\* Please note this is all India code. Sponsor banks should obtain state wise user code from NPCI and use the relevant user code for each state. Using state wise user codes will help the central system in generating MIS as may be required by the Government.
2. Sponsor bank should commence uploading the files received from PFMS into NACH system by 11 am on February 22, 2019.
3. Files can be uploaded into NACH system from February 22, 2019 (Friday) 11 am to February 23, 2019 (Saturday) 5 pm with value date of February 24, 2019 (Sunday). As NACH system has warehousing facility sponsor banks can upload files from 11 am on February 22, 2019.
4. Sponsor banks to monitor system rejection of input files, rectify and re-upload the same immediately.
5. Sponsor banks should share the list of files uploaded into NACH with file name and count with NPCI officials and take confirmation.



6. On February 24, 2019 (Sunday) post the return session is closed, response files should be downloaded from NACH system and the same to be uploaded in to PFMS portal for onward submission to the department.

## 5.2 NPCI:

1. Creation of user code and releasing technical specifications.
2. Opening special session for product "PFM"
3. Posting presentation settlement & return settlement on February 24, 2019.
4. Making return session available on February 24, 2019 (Sunday).

## 5.3 Destination bank:

1. Arrange resource on February 24, 2019 (Sunday) for processing the transactions.
2. Monitor NACH system and ensure that inward files of all sessions (in case multiple sessions are opened)
3. Process the inward files received and credit the beneficiary's account only on February 24, 2019 (Sunday). **Banks having Host to Host facility should ensure that the inward files are not processed before the launch of the scheme on February 24, 2019.**
4. Ensure that the credit is posted to the customer's account only after PM launches the scheme. Banks may have internal mechanism to get confirmation of scheme launch. NPCI will also send a mail alert to the banks to commence posting credits to be beneficiary's accounts.
5. After crediting the customer account banks should send SMS to the customer's registered mobile number mentioning the scheme name and the amount of credit.
6. Identify the transactions on the basis of user code and provide appropriate narration in the customer account
7. Take due care to ensure returns are minimal.
8. Ensure NIL deemed accepted transactions.
9. Upload response files for inward received on February 24, 2019 itself.

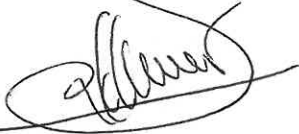
## 5. Technical specifications:

1. User code: 00ARPR2
2. Product: PFM

3. Sessions (additional sessions will be opened depending upon volume)

Sl. No.	Product	Session type	Session name
1	PFM	Presentation	ACHCR Present10
2	PFM	Return	ACHCR Present10_R
3	PFM	Presentation	ACHCR Present11
4	PFM	Return	ACHCR Present11_R
5	PFM	Presentation	ACHCR Present12
6	PFM	Return	ACHCR Present12_R

With warm regards,



Giridhar G.M

(SVP – NACH & CTS Operations)