

NPCI/2019-20/NACH/Circular No.001

April 08, 2019

To
All NACH Member banks

Introduction of new product types in NACH

Product type in NACH is a 3 digit code used to identify different categories of transactions. Readiness of the banks to accept the new product type will facilitate launch of any new scheme by Government departments or for introduction of new products of NPCI in future. Since new product type creation is an activity carried out on an ongoing basis, banks are advised to build parameterised facility to create 3 digit product type in system so that they will be able to present as well as process inward transactions for any new products introduced on an on-going basis. NPCI will provide a notice of 15 days to the member banks to configure the new product type introduced before the actual launch of the new product. There will not be any change in file format for the mentioned product types, however there will change in file naming convention and product type or transaction code captured inside the file, details are provided below.

- To accept any alpha numeric value between field length 262 to 264 at record level in-case of ACH Credit.
- To accept any numeric value between field length 01 to 02 at record level in-case of APB credit, reference can be taken to Circular no. 103 on "NACH header and transaction code" dated June 12, 2015.
- To accept any alphanumeric value in inward file name of both APB Credit & ACH Credit in sequence number field between the length 4 to 6 characters.

The first lot of product types that are to be created by banks is provided in **Annexure I**. Banks should be ready to process the new product types provided in Annexure I by April 30, 2019.

For any clarification, please raise through **CRM tracker**.

With warm regards,



Giridhar G.M
(Chief – Offline Products Operations)

Annexure I

1. PM-KISAN

- **Product type – “KSN”:**
 - Applicable for account based credit only
 - Input file - Length 262 to 264 at record level
 - Inward file – Length 266 to 268 at record level
- **Transaction code – “81”**
 - Applicable for APB Credit only
 - Input file - Length 01 to 02 at record level
 - Inward file - Length 01 to 02 at record level

Input & response file naming convention (Both account & Aadhaar):

- There is no change in input and response file naming convention, the same process as followed by sponsor bank can be continued.

Inward file naming convention:

- **APB Credit:** APB-CR-<Bank code>-<Date>-TPZKSN<Sequence no.>-INW.txt
- **ACH Credit:** ACH-CR-<Bank code>-<Date>-TPZKSN<Sequence no.>-INW.txt

2. General

- **Product type – “GEN”:**
 - Applicable for account based credit only
 - Input file - Length 262 to 264 at record level
 - Inward file – Length 266 to 268 at record level
- **Transaction code – “82”**
 - Applicable for APB Credit only
 - Input file - Length 01 to 02 at record level
 - Inward file - Length 01 to 02 at record level
- Transactions which does not fall under any existing product type in ACH Credit (DBT, PFM, DBL, “10”, SAL, PEN, ECS, LON, TRE & PUN) or transaction code in APB Credit (77, 78, 79, 80) are to be presented under this product.

Input & response file naming convention (Both account & Aadhaar):

- There is no change in input and response file naming convention, the same process as followed by sponsor bank can be continued.

Inward file naming convention:

- **APB Credit:** APB-CR-<Bank code>-<Date>-TPZGEN<Sequence no. >-INW.txt
- **ACH Credit:** ACH-CR-<Bank code>-<Date>-TPZGEN<Sequence no. >-INW.txt

3. PRADHAN MANTRI SHRAM YOGI MAAN-DHAN SCHEME:

- **Product type – “SYM”**
 - Applicable for account based (Both Credit & Debit)
 - Input file - Length 262 to 264 at record level
 - Inward file – Length 266 to 268 at record level

Input & response file naming convention (Account based - Credit & debit):

- There is no change in input and response file naming convention, the same process as followed by sponsor bank can be continued.

Inward file naming convention:

- **ACH Debit:** ACH-DR-<Bank code>-<Date>-TPZSYM<Sequence no. >-INW.txt
- **ACH Credit:** ACH-CR-<Bank code>-<Date>-TPZSYM<Sequence no. >-INW.txt

