

NPCI/2019-20/NACH/Circular No.017

December 11, 2019

To

All NACH Member banks

**Participation of Reserve bank of India in NACH Credit (156 file format)**

The residual ECS credit transactions processed in 156 format on ECS platform will be migrated to NACH platform to NACH credit product with RBI as sponsor bank. This will be effective from December 26, 2019. All the member banks except RBI will be mapped as destination banks only for NACH credit product. The following are the session timings.

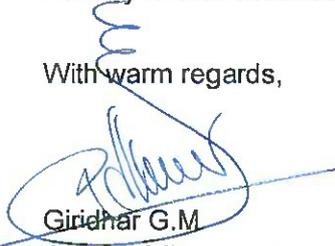
Product	Session (Monday to Saturday)	Start time	End Time
NACH credit (156 format)	Presentation (Previous day to settlement i.e.T-1)	10:00 am	6:00 pm
	Return (On settlement date)	10:00 am	4:00 pm

The file format is provided in **Annexure I**. File naming conventions is provided in **Annexure II**.

All the member banks are advised to take note of this and make necessary arrangements for processing the transactions with effect from December 26, 2019. As these transactions are currently received by the banks through ECS system and processed successfully, banks should ensure that the same transactions received through NACH are treated at par and returns are kept at minimum.

For any further clarification, please raise queries through CRM tracker.

With warm regards,

  
Giridhar G.M.

Chief – Offline product operations & technology

**Annexure-II**

File naming will be as convention will be as follows

**INP File name:** <Process Name>-<Tran Type>-<Bank Identifier>-<Login Id>-<Date>-<nnnnnn>-INP.txt

E.g. ECS-CR-BANKCODE-USER ID- DDMMYYYY-XXXXXX-INP.txt

**INP ACK file name:** <Process Name>-<Tran Type>-<Bank Identifier>-<Login Id>-<Date>-<nnnnnn>-INP-ACK.xml

E.g. ECS-CR- BANKCODE-USER ID - DDMMYYYY-XXXXXX-INP-ACK.xml

**INW File Name:** <Process Name>-<Tran Type>-<Bank Identifier>-<Date>-TMO<sequence no.>-INW.txt

E.g. ECS-CR-BANKCODE-DDMMYYYY-TMO<Sequence No.>-INW.txt

**RES file Name:** <Process Name>-<Tran Type>-<Bank Identifier>-<Login Id>-<Date>-<nnnnnn>-RES.txt

E.g. ECS-CR- BANKCODE-USER ID - DDMMYYYY-XXXXXX-RES.txt