

NPCI/NFS/OC No.236/2016-17

25th December, 2016

To,

All Members of NPCI

Madam/Dear Sir,

Sub: Settlement entries for Lucky Grahak and Digi Dhan Vyapar Yojana

We refer to our circular no. NPCI/2016-17/FI/278 dated 22nd December, 2016 (copy attached for reference) on the above subject.

Funds for crediting Winners' account of your bank shall be credited to Bank's RTGS Settlement account as part of daily NFS ATM Settlement.

The amount credited to the bank shall be made available as a separate line item in NFS Daily settlement Report (DSR) with narration 'Cash Bank – Digi Dhan <draw date>'

Winners' transaction details shall be made available separately. Please process credit to the winner-customers' account as explained in the Annexure-A.

You are requested to kindly make a note of the above and disseminate the information contained herein to the officials concerned and your sub-members.

For any queries or clarification, please contact digidhan.support@npci.org.in

Thanking you and looking forward to your continued support.

Yours faithfully,



Ram Sundaresan
Head – Operations

Annexure – A (OC 236)

Please process credit to the winner-customers' account as explained below:

Once you sight the credit for Lucky Grahak/Digi Dhan Vyapar Yojana in bank's RTGS settlement account, bank can identify the winner-customer's account with the help of following fields made available in winner transaction details file.

Product wise identifiers are given below:

A. RuPay

Sr No	Header	Description
1	Transaction ID / RRN	RRN Number
2	Transaction Date (DD-MM-YYYY)	Transaction Date
3	Transaction Time	Transaction Time
4	NPCI Identifier	Masked Card Number

B. AePS

Sr No	Header	Description
1	Transaction ID / RRN	RRN Number
2	Transaction Date (DD-MM-YYYY)	Transaction Date
3	Transaction Time	Transaction Time
4	NPCI Identifier	Aadhaar

C. USSD

Sr No	Header	Description
1	Transaction ID / RRN	RRN Number
2	Transaction Date (DD-MM-YYYY)	Transaction Date
3	Transaction Time	Transaction Time
4	NPCI Identifier	Mobile

D. UPI

Sr No	Header	Description
1	Transaction ID / RRN	RRN Number
2	Transaction Date (DD-MM-YYYY)	Transaction Date
3	Transaction Time	Transaction Time
4	Other Reference No.	Settlement Date

Once the customer's account has been identified and credited, Banks need to provide a separate file completing all the columns received by the bank in the incoming file. This confirmation needs to be uploaded in NIC portal. Since the website is still not ready to receive files, bank needs to mail the response file to digidhan.support@npci.org.in and digidhan@gov.in. Suitable instructions in this regard will be communicated once the website is ready.